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## Appendix B: Housing Element Data

## FINAL 2008-2013 HOUSING ELEMENT

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# CITY OF LIVE OAK



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# INTRODUCTION

## PURPOSE

The Housing Element is one of the required elements of the General Plan, which the City is currently in the process of updating. The General Plan will cover the period until 2030, whereas the Housing Element is updated more frequently. The Housing Element will be updated several times during the planning period of the General Plan. This Housing Element is a plan for the 2006-2013 period and is designed to provide the City with a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing, a priority of both state and local governments. Government Code §65580 outlines the intent of housing elements:

*The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.*

According to state law, the Housing Element has two main purposes:

- ✓ To provide an assessment of both current and future housing needs and constraints in meeting these needs; and
- ✓ To provide a strategy that establishes housing goals, policies, and programs.

The Housing Element serves as an integral part of the General Plan, but is updated more frequently to ensure its relevancy and accuracy. The Housing Element identifies strategies and programs that focus on:

- ✓ Matching housing supply with need;
- ✓ Maximizing housing choice throughout the community;
- ✓ Assisting in the provision of affordable housing;
- ✓ Removing governmental and other constraints to housing investment; and,
- ✓ Promoting fair and equal housing opportunities.

## CONTENT

The Housing Element consists of the following components:

- ✓ The City's Housing Plan to address identified housing needs through housing goals, policies and programs.



- ✓ A community profile containing data and analysis of the City's demographics, housing characteristics, and existing housing needs;
- ✓ An analysis of future housing needs;
- ✓ An analysis of constraints to housing production and maintenance, such as market, governmental, and environmental factors affecting the City's ability to meet identified housing needs;
- ✓ An identification of resources to meet housing needs, including vacant land for new construction, as well as financial and administrative resources available for housing; and,
- ✓ An assessment of past accomplishments.

The Housing Element is divided into the following chapters:

1. Introduction – provides a summary of the organization of the Housing Element, an overview of State requirements, and a summary of the public participation process
2. Housing Plan – contains the City's housing goals, policies, and implementation programs intended to address the housing needs identified in the Housing Element
3. Community Profile – describes current conditions and trends associated with population, housing, and employment in the City. This chapter also contains an analysis of affordable housing in the City at risk of conversion to market rate before 2013.
4. Opportunities for Energy Conservation – provides information about the City's plans to reduce greenhouse gases from housing and housing development
5. Future Housing Needs – describes the availability and characteristics of land within the City that can accommodate housing development for all income levels to meet the City's future needs, and covers the number and affordability of housing units constructed since January 1, 2006
6. Housing Resources and Constraints – describes the resources available for affordable housing development, including funding programs and resources and available land located in the City. This chapter also addresses the possible constraints that could affect the development potential on available lots within the City.
7. Evaluation of Achievements – describes the City's progress toward implementing the programs required by the previous Housing Element

## STATE LAW

The California Legislature has identified the attainment of a decent home and suitable living environment for every resident as a major housing goal for the State. Recognizing the important role of local planning programs in pursuing this goal, the Legislature has mandated that all cities and counties prepare housing elements as part of their comprehensive general plans. Section 65302(c) of the Government Code (GC) sets forth the specific components to be contained in a community's housing element.





State law requires housing elements to be updated at least every five years to reflect a community's changing housing needs. A critical measure of compliance with the State Housing Element law is the ability of a jurisdiction to accommodate its share of the regional housing construction need.

Live Oak and Sutter County are part of the six-county Sacramento Area Council of Governments (SACOG), which adopted a Regional Housing Needs Plan (RHNP) February 21, 2008. This plan covers the period January 1, 2006 through June 30, 2013.

## GENERAL PLAN CONSISTENCY

State law requires the Housing Element to contain a statement of “the means by which consistency will be achieved with other General Plan elements and community goals” (California Government Code, Section 65583[c] [6] [B]). There are two aspects of this analysis: 1) an identification of other General Plan goals, policies, and programs that could affect implementation of the Housing Element or that could be affected by the implementation of the Housing Element, and 2) an identification of actions to ensure consistency between the Housing Element and affected parts of other General Plan elements. As mentioned above, the City of Live Oak is currently in the process of updating the remainder of the General Plan, which was last comprehensively updated in 1994. The updated General Plan will consist of nine elements; Circulation, Economic Development, Land Use, Noise, Parks and Recreation, Community Character, Safety, Conservation and Open Space, and Public Utilities, Services, and Facilities. The City's strategy with the concurrent update of the Housing Element and the other General Plan elements is to ensure that the Housing Element's goals and policies are consistent with—and supported by—goals and policies in the other elements. The City has used the RHNP and the anticipated number of housing element cycles during the General Plan time horizon as one basis for developing the Land Use Diagram. The City has provided, in the administrative draft Land Use Element, adequate land for the full range of housing types and affordability levels.

Energy conservation techniques and methods to reduce energy consumption by residential land uses will be included in the Conservation and Open Space Element. The Circulation, Land Use, and Public Utilities, Services, and Facilities elements will direct how infrastructure will be provided to parcels intended for residential development, as well as other types of development. The Economic Development Element provides general goals and policy guidance for job creation and related activities in the City. Along with the Land Use Element, the Economic Development Element will promote goals of jobs-housing balance within the City at General Plan buildout.

## PUBLIC PARTICIPATION

State law (§65583[c][7] of the California Government Code) requires cities and counties to make a diligent effort to achieve public participation of all economic segments of the community in the development of a housing element and requires the housing element to describe this effort. This section describes the City's efforts to engage the community during the preparation of this Housing Element, including the individuals, organizations, and agencies with which the City consulted, the methods of community outreach, and a summary of comments received, and how these comments have been addressed in the Housing Element.



The City encouraged all segments of the community to participate in the preparation of the Housing Element and the rest of the General Plan update through a combination of general public notices published in local newspapers, posted in public locations and direct contacts by mail and telephone with organizations serving low-income and special needs groups, as well as website postings of events and opportunities for input. The City invited representatives of such groups to attend public workshops and hearings on the Housing Element.

During a public workshop held June 10, 2008 for the Housing Element update, the following comments and questions arose:

- ✓ Second units – do they require special zoning? Discussion of allowance of second units in residential zones.
- ✓ Question about whether developers are required to provide handicapped accessible units.
- ✓ Discussion of homes on Larkin Street and the former potential location of a new high school north of the City on Larkin.
- ✓ Question about how to encourage low income housing development. Discussion of zoning required to allow higher density/lower income housing; proactive actions of the City to coordinate with lower income housing developers, especially the Housing Authority; City self build program; and, loan programs.
- ✓ Apartments may not be appropriate for the large families found in Live Oak; there are a lot of larger families that require adequate housing.
- ✓ Question about the definition of a housing unit.
- ✓ Discussion about mandates for housing but not a similar mandate for jobs development that would balance the two factors.
- ✓ Discussion about the importance of jobs development in Live Oak.
- ✓ Discussion of the importance of ensuring bus service that connects Live Oak households with jobs elsewhere.
- ✓ Question about redevelopment and how it relates to affordable housing.
- ✓ Discussion about people from more expensive housing markets moving into Live Oak.
- ✓ Discussion of substandard housing.
- ✓ Discussion of the need to bring jobs with higher wages to Live Oak and desire for the City to provide incentives to attract such employers.
- ✓ Discussion of recent sales prices that were too high for the incomes and wages available locally.
- ✓ Discussion of foreclosure problems in Sutter County.
- ✓ Support for installation of solar systems on roof of new housing structures.



- ✓ Support for supporting infill development and connecting together newer development areas and older development areas.
- ✓ Discussion of normally distributed population relative to income.

Some of the comments and questions that came up during this workshop do not necessarily pertain to the Housing Element. However, the Housing Element specifically addresses the great majority of questions and comments. Second units are addressed in the Resources and Constraints section, as well as in the Housing Plan. Special needs groups are addressed in the Community Profile, Resources and Constraints, and Housing Plan section. Providing for affordable housing development is addressed throughout the Housing Element, and in particular in the Resources and Constraints and Housing Plan sections. Large families are addressed in the Community Profile and Housing Plan sections of the Housing Element. Substandard housing is addressed in the Resources and Constraints section and the Community Profile section. Employment is addressed in the Community Profile section. Redevelopment is addressed in the Resources and Constraints section, as well as in the Housing Plan. The recent foreclosure situation is addressed in the Community Profile. Household incomes are addressed in the Community Profile section. Energy conservation issues are addressed in the Energy Conservation section.

The City routinely discusses housing needs and affordable housing projects with the Consolidated Housing Authority of Sutter County (Housing Authority). The Housing Authority is the primary developer of affordable housing projects in the City. The information and guidance provided by the Housing Authority has influenced the content of this Housing Element update. The City proactively coordinated with representatives of the Housing Authority throughout the General Plan update, including a meeting on May 31, 2006. During this meeting, City staff and the Housing Authority discussed several issues of importance related to affordable housing provision, including:

- ✓ Size and location of land for affordable housing;
- ✓ Density of affordable housing;
- ✓ Exclusively income-restricted or mixed-income projects;
- ✓ Density bonus for affordable housing projects;
- ✓ Larger units (3 to 4 bedrooms)
- ✓ Locating affordable housing near commercial and public services
- ✓ Land dedication, affordable housing fees
- ✓ Senior housing projects

The City has conducted extensive public outreach efforts to support the ongoing General Plan update. This has included City tours of affordable housing projects, citywide mailers, web site postings, email and telephone input, and many public workshops and meetings. Communications from the City on the General Plan were generally presented in English, as well as in Spanish. The City has provided bilingual staff for General Plan related communitywide workshops. The City synthesized public input to create a document entitled "Vision Statement and Guiding Principles." This document was used to draft General Plan alternatives, and is continually referenced in drafting goals and policies for the Housing Element



and the rest of the General Plan. One section of the Vision and Guiding Principles document is particularly relevant for the Housing Element:

*Live, Work, and Play Locally.*

- ✓ *Our community will not merely provide bedrooms for people that work in Sacramento, Chico, Yuba City, or anywhere else.*
- ✓ *Commercial, civic, recreational, and cultural opportunities will be available along with new residences.*
- ✓ *The City and community should support local social and cultural activities, facilities, and programs, encouraging universal respect for a diversity of beliefs and lifestyles.*
- ✓ *Our families have different sizes, ages, and incomes, and our existing and future residents should have a variety of local housing choices to best meet their needs and preferences.*
- ✓ *Our community should provide the opportunity for children to grow, for people to raise families, and for seniors to stay in the community as they age.*

The City conducted a half-day design workshop to discuss concepts for development and redevelopment in and around downtown Live Oak and the Highway 99 corridor. The City summarized the consensus ideas from this public workshop in a graphically-rich concept plan. This concept plan is used in part to guide policy development for the General Plan update, as well as implementation programs flowing from the General Plan update.

## CIRCULATION OF THE HOUSING ELEMENT

The City circulated copies of the draft Housing Element to the public and interested organizations by posting the document on the City's website and placing copies for public review at City Hall and the Barber Branch of the County Library in Live Oak. The City notified the public of the availability of the Housing Element (draft and adopted versions) through notices sent via email, posted in the newspaper, and posted on the City's website.

## PUBLIC HEARINGS

The City Council/Planning Commission conducted a joint Study session on Tuesday, June 16<sup>th</sup>, 2009. The Planning Commission and City Council conducted public hearings on June 25 for recommendation and adoption.



# HOUSING PLAN

## HOUSING GOALS, POLICIES, AND PROGRAMS

This section describes the City of Live Oak's goals, objectives, and programs regarding the provisions of safe, adequate housing for residents. The primary housing goal of the City of Live Oak is to:

*Promote the construction of a variety of housing types that meet safe standards with minimal environmental impact and provide a choice location, preserve existing neighborhoods, and have adequate public services for the residents of the City of Live Oak.*

To satisfy this goal, this Housing Element addresses the following policy areas:

- A. Adequate Sites for Affordable Housing
- B. Assist in the Development of Affordable Housing
- C. Conserve and Improve the Existing Housing Stock
- D. Preserve Units At-Risk of Conversion
- E. Promote Equal Housing Opportunities
- F. Energy Conservation

## ADEQUATE SITES FOR AFFORDABLE HOUSING

**Goal A: To accommodate the City's share of the Regional Housing Need.**

- |                   |                                                                                                                                                                                                                                                                             |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Policy A.1</b> | Ensure that Live Oak has sufficient land with appropriate zoning to accommodate the City's obligation to provide its share of the regional housing needs, including accommodations for affordable housing to extremely low, very low, low, and moderate- income households. |
| <b>Policy A.2</b> | Ensure that future sites designated for higher-density housing are located near community services, schools, and public transportation.                                                                                                                                     |
| <b>Policy A.3</b> | Identify whether there are any vacant or underutilized parcels that could accommodate the development of multi-family housing. Encourage the development of these parcels for affordable housing.                                                                           |
| <b>Policy A.4</b> | Coordinate the provision of services, such as water, sewer, drainage, and law enforcement and fire protection to those areas where development is planned and take the steps to ensure the public facilities are made available to meet the expected housing growth.        |

**Program A.1 Provide Adequate Sites for Housing for All Income Levels**

Accommodate housing for all income groups - in particular affordable housing - that contributes to the City's share of the Regional Housing Needs Allocation (RHNA) for lower and moderate income households, by ensuring that adequate sites for all types of housing are located throughout the City. To achieve this objective, the City will do the following:

- The City will aid the Redevelopment Agency in preparing applications for state planning grants and applications for state and federal project development grants to collect as much funding as possible.
- Inform property owners and developers of regulatory and financial incentives through direct contacts with affordable housing providers in Live Oak, the distribution of a brochure explaining the City's residential property development standards at the City's permit counter and post of information on the City's web site, and mail to owners of recorded vacant and underutilized properties.
- Use the flexible application of the Zoning Ordinance, including approval of minor variations from, or exceptions to, zoning standards (such as minimum lot dimension, parking, yard, or set-back requirements), when necessary, to permit financially feasible residential development.
- The Zoning Ordinance shall be modified to increase the maximum allowable density of the highest density residential zone (currently anticipated to be called "R-3") to at least 30 units per acre.
- Amend the Zoning Ordinance so that residential parking standards are based on the number of bedrooms per dwelling unit rather than by zone. Standards shall be revised so that units with zero to one bedroom units will provide one on-site parking space, units with two bedrooms will provide 1.5 on-site parking spaces, and units with three or more bedrooms will provide two on-site parking spaces.
- Amend the Zoning Ordinance for parking in mixed-use areas (areas with mixed-use land use designations and areas where adjacent parcels allow for nonresidential and residential in close proximity) to allow shared parking for commercial and residential uses.
- Amend the Zoning Ordinance to reduce parking standards for second units, senior housing, group housing, transitional housing, and publicly assisted affordable housing projects. Parking standards shall be revised to one space per unit for second units and 0.6 spaces per unit for senior housing. Parking standards for group housing, transitional housing, and publicly assisted housing projects shall be determined based on the specific characteristics of each project. The City will allow for these types of projects to apply for use permits that reduce parking standards, as deemed appropriate for the use.
- Establish minimum density requirements of at least 12 units per acre to ensure that parcels intended for multi-family development are not underutilized.
- Revise the Zoning Ordinance to prohibit the development of single-family detached residences in the highest density residential zone (currently anticipated to be called "R-3").
- Allow multi-family housing in non-residential zones, except in zones intended for industrial or light industrial development.
- Amend Chapter 17 of the Zoning Ordinance to permit the placement of manufactured homes on permanent foundations in any zone that permits single-family homes without the need for a special combining district, conditional use permit, or other discretionary process.



- As a part of the ongoing comprehensive General Plan update, the City will identify lands for housing that can be developed by 2013 and that accommodate Live Oak’s share of the regional housing needs by income category. Among the various changes currently being considered by the City for this General Plan update is allowing higher-density housing in commercial and commercial mixed use land use designations. Currently, the zoning code allows higher-density residential uses in commercial zones, but the current (pre-update) General Plan does not. The City will provide a minimum of 11 acres in zoning districts that allow multi-family development of 20 units per acre or more by right, with at least 50 percent of this total land area in a zoning district that does not permit nonresidential use without a conditional use permit. The City has identified 46.29 acres within existing City limits, near infrastructure, and without substantial environmental constraints that will be considered for rezoning to accommodate the remaining City RHNA for lower-income households. As a part of the General Plan and subsequent rezoning, the City will consider lands listed on the following table and identified on Figure Housing Plan-1, and/or other appropriate parcels for rezoning to accommodate lower-income housing.

Assessor’s Parcel Number	Existing Land Use	Existing GP LU Designation (pre-update)	Zoning	Acres	Development Capacity (in units)
06530026	Orchard	Highway Commercial	C-3	1.34	21
06310006	Orchard	Low Density Residential	R-1	0.98	16
06330004	Vacant	Light Industrial	C-3	1.70	27
06310005	Orchard	Community Commercial	C-3	10.33	165
06310002	Orchard	Split: Community Commercial and Low Density Residential	Split: C-3 and R-1	12.55	201
06303008	SF Residential	Low Density Residential	R-2	1.41	23
06310009	Orchard	Low Density Residential	R-1	4.56	73
06310008	Orchard	Low Density Residential	R-1	6.01	96
06630008	Vacant	Low Density Residential	R-1	2.72	44
06092023	Vacant	Low Density Residential	Split: R-1 and R-2	1.25	20
06060006	SF Residential	Split: Community Commercial and Low Density Residential	Split: C-3 and R-1	1.18	19
06470039	Orchard	Highway Commercial	C-3	2.26	36
Total				46.29	

These parcels will be specifically evaluated by the City during the General Plan update and rezoning process. The City will rezone these parcels or others of equal or greater affordable housing development capacity to provide the minimum amount of land required to accommodate the City’s RHNA. Parcels rezoned shall be within the current City limits, vacant,



have infrastructure available, and be free of environmental constraints that would reduce their development capacity or feasibility.

Responsibility: Planning Department, City Manager

Timeframe: Update the General Plan by December 31, 2009. Modify the Zoning Ordinance within 12 months of Housing Element adoption. The City will apply for state planning grants and applications for state and federal project development grants as such grant applications become available on an ongoing basis between 2009 and 2013. The City will inform property owners and developers of regulatory and financial incentives on an ongoing basis between 2009 and 2013.

Funding: Live Oak Redevelopment Agency, Community Development Block Grant, Home Investment Partnership Program (HOME), California Housing Finance Agency (CalHFA) HELP Program, CalHome Program, other state and federal funds identified for specific projects/planning activities.

Objective: Accommodate the development of a minimum of 174 additional dwelling units, including 34 low income units, 70 very low income units, and 70 extremely low income units, in Live Oak between 2009 and 2013 to meet the City's share of the RHNA, according to income level, by ensuring that adequate sites for such development are available.

**Program A.2 Identify Opportunity Sites for Infill Development**

Investigate ways to encourage residential infill development on vacant and under-utilized lots in older sections of the City. Prepare a report to the City Council regarding the supply of vacant and underutilized lots in the City, including commercial and retail sites with opportunities for mixed use and second floor residential. Once these "opportunity sites" are documented, the City will apply for funding for state and federal planning and development grants to develop these sites to assist in accommodating a portion of the City's RHNA.

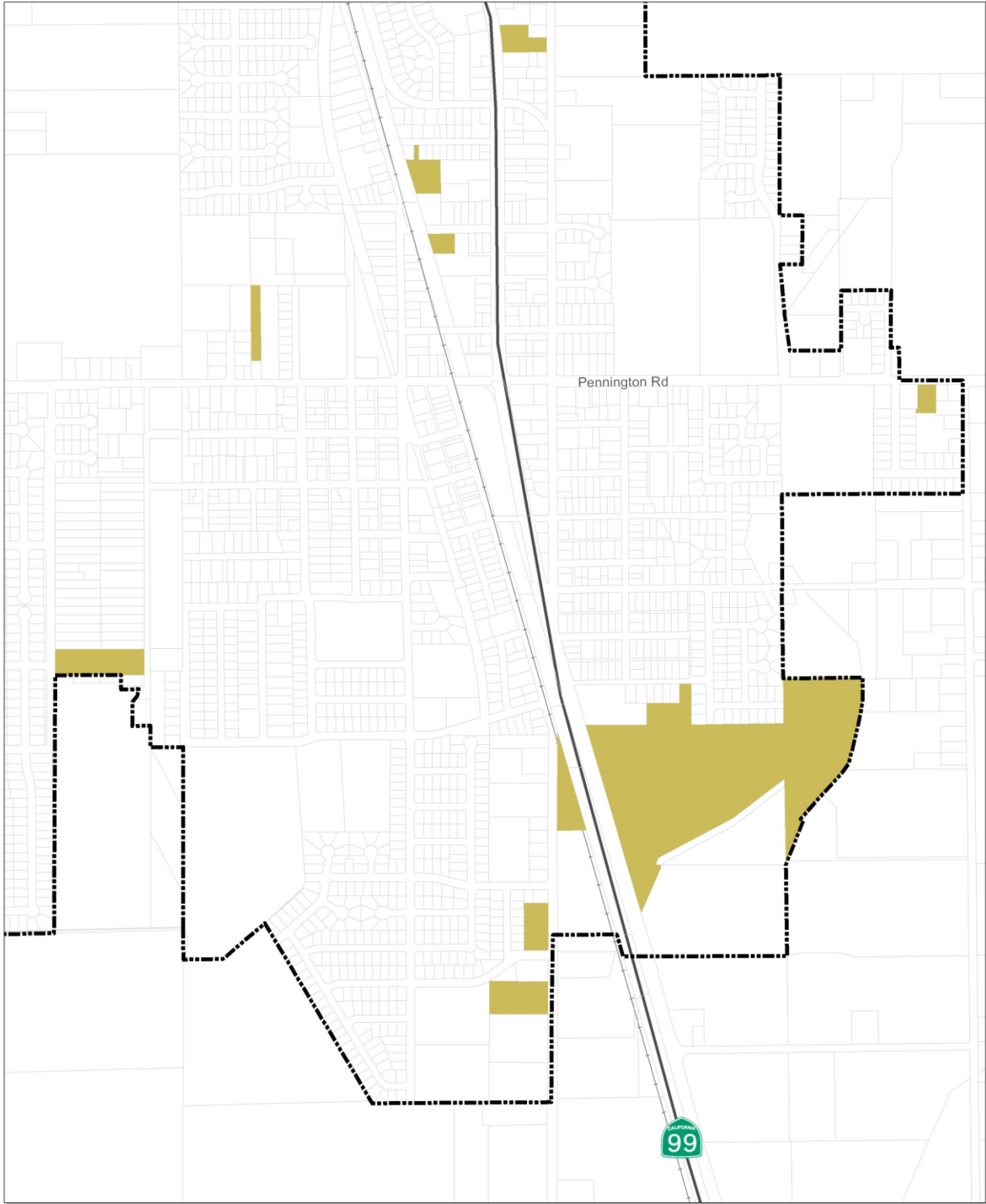
Responsibility: Planning Department, City Manager

Timeframe: Within 12 months of Housing Element adoption

Funding: Live Oak Redevelopment Agency, Community Development Block Grant, HOME Program, USDA Rural Development Services grants

Objective: Provide for sites that could accommodate 100 units. Prepare report detailing vacant and underutilized sites that could potentially be used for infill development and determine whether a portion of those sites could be developed to accommodate the City's housing needs





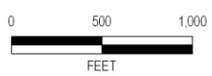
**LEGEND**

 City Limits

 Parcels

**Rezone**





Base map: CASIL layers  
X 08110072.01 025b 6/22/09

**Figure Housing Plan-1  
Potential Rezone Sites**



**Program A.3 Special Housing Needs**

Continue existing zoning practices that allow for the permitting of a wide range of alternative housing and shelter facilities in both the residential and non-residential zones. The City shall revise the Zoning Ordinance, as necessary, to specifically define and allow residential care facilities, single-room occupancy units (SROs), boarding houses, apartment hotels, group care facilities, institutional group care facilities, and other special needs housing by right in at least one residential zone (with facilities of six or fewer allowed by right in all residential zones). The Zoning Ordinance shall be revised to allow apartment hotels, group care facilities, institutional group care facilities, and other special needs housing in non-residential zones. The Zoning Ordinance will further be amended to allow community apartments and stock cooperative apartments in the R-3 by right.

The City will also revise the Zoning Ordinance, as necessary, to provide exceptions for reasonable accommodations necessary to make housing available for persons with disabilities, and speed the processing time for such requests. This procedure will be a ministerial process, with minimal or no processing fee, subject to staff approval so long as the requested exception does not impose an undue financial or administrative burden on the City, and would not require a fundamental alteration in the nature of the City’s land use policies and Zoning Ordinance.

Though the region includes significant agricultural activity that attracts farmworkers and their families, agricultural activity and farmworker housing is expected to occur largely outside City limits. The most likely alternative housing need would be for temporary housing during those times of year when crop harvesting and processing occur. The City will coordinate with the Housing Authority to meet the needs of farmworkers and their families by increasing the supply of affordable housing – both temporary and permanent – for lower-income families, many of whom are farmworkers. Although the City does not currently have any agricultural zones defined in the Zoning Ordinance other than the agricultural combining zone, the City will revise the Zoning Ordinance to define farmworker housing and permit such housing by right in any future agricultural zones according the requirements of the Employee Housing Act (sections 17000 – 170652.5 of the California Health and Safety Code. Multifamily housing for farmworkers and their families shall be allowed under the same standards as any other type of multifamily housing.

- Responsibility: Planning Department
- Timeframe: Revise Zoning Ordinance within 12 months of the adoption of the Housing Element
- Funding: General Fund
- Objective: Ensure adequate sites for special housing types by continuing zoning practices that currently allow these uses within the City and by revising the Zoning Ordinance to comply with state law regarding the placement of these uses.

**Program A.4 Second Units**

Consistent with Assembly Bill (AB) 1866, the City will continue to support the use and construction of second units on single family residential lots to provide additional affordable housing options. Revise the Zoning Ordinance, as necessary, to allow second units by right in all residential zones. Modify



development standards to encourage the development of second units on existing and future residential properties by right in all of the residential zoning districts and by reducing parking requirements for second units to one space per unit. The City will develop an over-the-counter permitting program for second unit development, as long as proposed second units meet architectural compatibility requirements. Create and distribute brochures containing information about the benefits of building second units and the City's permitting process. The City will ensure that any impact fees related to second units are proportional to the actual impact of this type of development, rather than using a flat fee for each unit.

Responsibility: Planning Department

Timeframe: Revise Zoning Ordinance within 12 months of Housing Element adoption; Develop over the counter permitting program within 18 months of Housing Element adoption with brochures distributed; revise development impact fees within 18 months of Housing Element adoption.

Funding: General Fund, permit fees

Objective: Educate residents about second units and how they can help the City meet its affordable housing obligation

**Program A.6 Emergency Shelters, Transitional, and Supportive Housing**

The City will also revise chapter 17.10 of the Zoning Ordinance to include definitions for “emergency shelter,” “transitional housing,” “group care home,” and “farmworker housing” consistent with definitions for these types of shelter in state law (Health and Safety Code section 50801 for emergency shelter and transitional housing, section 1566.3 for group care home, and section 50517.5 for farmworker housing).

Emergency shelters shall be permitted use without the need for a conditional use or other discretionary action in the C-1, C-2, and C-3 zones, which are the City’s neighborhood, central, and general commercial zones, respectively. These zones collectively provide 21 parcels and 5.79 acres of vacant land, is located in developed portions of the City near where these services would be required, and allows uses compatible with these services. In other zones, the City will continue to allow emergency shelter facilities for six or fewer persons as a permitted use and add language to allow larger facilities for up to 12 persons as a conditional use, and require such facilities to meet the same development standards as other permitted uses in the designated zones.

The City will revise the Zoning Ordinance, as necessary to ensure that “transitional housing” and “supportive housing,” as those terms are defined in California Government Code section 65582, are treated as residential uses subject only to those restrictions that apply to other residential uses of the same type in the same zone, in conformance with section 65583 of the California Government Code. The City will revise the Municipal Code also to remove the distinction between residential care homes for children and those provided for adults.

In addition, the City will work with the Sutter County Social Services & Welfare Department and regional non-profit organizations providing services for the homeless to find ways Live Oak can assist in



addressing homelessness in the region. Explore alternative housing options for the homeless or people in danger of becoming homeless, such as shared housing. The City should also consider reducing the permitting and development impact fees that would be collected by the City to allow the development of facilities like emergency shelters, transitional housing, and supportive housing; this would ensure that if such facilities become needed, the extra cost associated with the permitting and development impact fees will not present a constraint to the facilities' development.

Responsibility: Planning Department

Timeframe: Revise the Zoning Ordinance within 12 months of the adoption of the Housing Element. Revise development impact fee schedule and permit fees to reduce fees for emergency shelters, transitional housing, and supportive housing within 18 months of the adoption of the Housing Element.

Funding: General Fund and permitting fees

Objective: Accommodate any future needs for housing that can support those without permanent residents, including the homeless

**Program A.7 Design Review**

As noted in the Community Character Element, the City will adopt changes to Municipal Code and revisions to the Public Works Improvements Standards for consistency with the 2030 General Plan, including any changes needed to be consistent with the Community Character and Design Element. The Zoning Ordinance will be revised to provide flexibility in setbacks and other components of development standards in order to accommodate compact housing development.

Also following adoption of the General Plan, as noted in the Community Character Element, the City will consider drafting a design manual or design guidelines. The City will consider whether a discretionary or administrative process will be used for design review to ensure compliance with the Community Character and Design Element. Until such time as a design manual or design guidelines are adopted, the City will clarify the temporary process for design review before a design manual is adopted.

The City will clarify and specify what types of projects are subject to design review by a design review committee or the Planning Commission. The City will clarify which specific aspects of proposed projects are subject to City design review and the application materials required to demonstrate compliance.

The City will review the design review process on an annual basis and report to the City Council and Planning Commission. As a part of this review, staff will examine the procedures, processing time, and expense of design review to ensure that this is not an impediment to higher-density housing development. The City will make changes to the procedures for design review, the Municipal Code, and the design review manual, as necessary, to facilitate the production of higher-density housing.

Responsibility: Planning Department

Timeframe: Revise the Zoning Ordinance within 12 months of the adoption of the Housing Element. Prepare design guidelines within 18 months of Housing Element



adoption. Monitor on an annual basis starting in June 2010 and through June of 2013.

Funding: General Fund and permitting fees

Objective: To clarify the design review process to provide certainty for development and facilitate higher-density housing development.

## ASSIST IN THE DEVELOPMENT OF AFFORDABLE HOUSING

**Goal B: Provide for a variety of housing opportunities and affordability levels within the City of Live Oak.**

**Policy B.1** Facilitate and encourage the construction of a variety of housing types to provide alternatives to single family housing, provide housing for all income levels, and address special housing needs.

**Policy B.2** Encourage the development of "move-up" housing to provide opportunities for residents to trade up to housing with more amenities without the need to relocate outside the City of Live Oak.

**Policy B.3** Encourage the construction of new homes that vary in cost, size, and design to meet the needs of existing and future residents of all income levels. Promote balanced distribution of housing that is affordable to lower and moderate income households rather than concentrating such housing in a single location.

### **Program B.1 Density Bonuses and Other Incentives**

The City will encourage the use of density bonuses in accordance with the State Density Bonus Law. In compliance with current state law, the City's density bonus program used a sliding scale for density bonuses based on the percentage and affordability level of the housing developed. Developers can receive a maximum density bonus of up to 35 percent when they develop at least 10 percent very-low-income housing, 20 percent low-income housing, or 40 percent moderate-income housing, along with other cost-saving incentives. Other ratios of different levels of affordability result in lower density bonuses. These incentives may include, but are not limited to reductions in zoning standards, different development standards and design criteria, mixed-use zoning, expedited staff review and permit processing, and financial assistance from the Live Oak Redevelopment Agency, if appropriate, to fill financing gaps.

Responsibility: Planning Department

Timeframe: Ongoing as projects qualifying for density bonuses are proposed

Funding: General Fund, permit fees, Live Oak Redevelopment Agency



Objective: Provide developers with incentives to encourage the construction of housing that is affordable to all income levels and meets the needs of special housing groups

**Program B.2 Large Unit Multi-Family Development**

Encourage the construction of 3 and 4 bedroom units when subsidized affordable multi-family projects are proposed within the City. The City will coordinate with the Housing Authority to encourage inclusion of larger rental units. To increase the financial feasibility of meeting those needs, the Live Oak Redevelopment Agency will consider additional tax-increment funding for large family housing units. The City will ensure that development standards do not impede the development of larger uses, including parking, open space requirements, and other requirements.

Responsibility: Planning Department, City Manager, City Council

Timeframe: Current and ongoing, 2009-2013, through pre-application meetings for affordable housing projects that request City assistance

Funding: General Fund, Live Oak Redevelopment Agency

Objective: Create a greater number of affordable housing units, primarily rental units, which can accommodate larger families

**Program B.3 Financing Programs and Agreements**

Participate in financing programs and agreements such as mortgage credit and bond financing to provide assistance to first time lower and moderate income homebuyers. In addition, the City will determine the feasibility of participating in a consortium with other public agencies to take advantage of tax-exempt bond financing. Assist the funding of these programs through the submission of HOME applications. Feasibility will be based on the amount of funding that could be used within the City in relation to the cost of participation and the attractiveness of these certificates to first-time homebuyers. The City will identify existing public agency consortiums and determine the most feasible group in which to participate. The availability of these programs will continue to be publicized locally through brochures, quarterly newsletter, and education of local finance agencies and real estate offices. Credit certificate allocations are available at a countywide level on a first-come first serve basis.

Responsibility: City Manager, Finance Department, Consolidated Housing Authority of Sutter County

Timeframe: Identify consortiums within 12 months of the adoption of the Housing Element.  
Funding: General Fund

Objective: Increase financing options for affordable housing projects

**Program B.4 Pursue Funding Under State and Federal Programs**

Provide assistance in preparing funding applications for affordable housing projects proposed by or with the Housing Authority. The City will also consider providing financial support through the



Redevelopment Agency and/or staff support in providing needed information for funding requests to increase the likelihood of receiving state or federal funding. To promote its application assistance efforts, a representative of the City will meet annually, and additionally during the year as needed, with the Housing Authority to determine their interest in, and plans for, constructing affordable housing in Live Oak. Based on the clients to be served by proposed projects and the type of housing and services to be incorporated into funding requests, the City will assist the Housing Authority in identifying the most appropriate state and/or federal funding sources.

Responsibility: Planning Department, City Manager, Finance Department

Timeframe: Ongoing, 2009-2013, as well as annual contact with affordable housing providers, and additional contact as needed to discuss project-specific issues

Funding: Various state or federal programs, depending on the clients to be served and the type of housing to be provided

Objective: Assist the Housing Authority in seeking funding to provide affordable housing to meet the City's affordable housing obligations

**Program B.5 Community Reinvestment**

The City will meet with representatives of each of the locally/regionally-based lending institutions to determine their interest in funding community development and housing activities, including participation in Federal Home Loan Bank Board affordable housing programs. For participating lenders, the City will serve as a liaison between the institution and housing providers seeking funding sources for their projects.

Responsibility: City Manager, Finance Department, Live Oak Redevelopment Agency

Timeframe: Meet with representatives of local lending institutions within 12 months of the adoption of the Housing Element, and as needed thereafter for project-specific funding requests

Funding: General Fund

Objective: Increase funding options for affordable housing projects

**Program B.6 Joint Effort with Sutter County and Non-Profit Organizations**

The City will seek the assistance of the Consolidated Housing Authority of Sutter County and non-profit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert non-residential buildings to residential use. To accomplish this, the City will:

- Meet with Housing Authority representatives to provide information on potential sites and housing development proposals that would be appropriate for the use of housing vouchers in conjunction with state or federal new construction or rehabilitation subsidies.
- Meet with representatives of non-profit housing providers to seek their interest in securing funding and developing infill sites or converting nonresidential buildings.



- Responsibility: Planning Department and City Manager
- Timeframe: Conduct initial meetings with the Housing Authority and non-profit organizations within the first 12 months after Housing Element adoption, and then meet annually thereafter
- Funding: General Fund, Live Oak Redevelopment Agency
- Objective: Improve collaboration among public and private agencies that provide housing and supportive services to lower-income households

**Program B.7 Impact Fees**

Review impact fees and revise for multi-family projects and other high-density residential uses so that fees are proportional to unit size, rather than using a flat fee for each unit regardless of unit type or size. Seek public funding options that would help subsidize impact fees for affordable housing projects. Delay payment of development impact fees for affordable housing development until the certificates of occupancy is issued, instead of at issuance of a building permit.

- Responsibility: Planning Department, City Manager, City Council
- Timeframe: Within 18 months of the adoption of the Housing Element
- Funding: General Fund, grants, redevelopment funding, and other potential funding options to help subsidize fees
- Objective: Reduce the cost of development impact fees in order to provide incentive to the Housing Authority and other housing developers to build affordable housing

**Program B.8 Service Provision**

The City will prioritize service for affordable housing. The City provides water and wastewater service. Although this is not currently planned, it is possible in the future that the City could contract with another water or sewer service provider. If this happens, the City will provide a copy of the adopted Housing Element to such water and wastewater service providers and ensure that they are aware of their legal requirement to prioritize service for affordable housing. Refer to Government Code Section 65589.7 in the conditions of approval for subdivisions that require “will-serve” letters from sewer and water districts.

- Responsibility: Planning Department, City Manager
- Timeframe: Current and ongoing, 2009-2013
- Funding: General Fund
- Objective: To make applicants and service providers aware of state law requirements for serving affordable housing.





**Program B.9                      Extremely Low-Income Households**

The City will direct its housing programs to consider the needs of extremely low-income households, including the funding programs discussed throughout the Housing Element that address production/preservation of residential care facilities, supportive housing, farmworker housing, and other types of housing that would be expected to serve extremely low-income households. Examples of such programs in this Housing Element include Program A.1, Program A.3, Program A.6, Program B.6, Program D.1, and Program D.2.

The City shall coordinate with the Housing Authority and other operators of subsidized housing projects to track the number of units provided to extremely low-income households and maintain the affordability of existing housing units that provide housing to extremely low-income households. The City, in coordination with the Housing Authority, shall seek funding for programs that would add subsidy to existing subsidized projects to increase the number of units provided in the project for extremely low-income households. This "buy down" of units could apply to both projects that are entirely income-restricted and those that provide mixed-income housing. The City, in coordination with the Housing Authority, shall apply for, and use available housing resources, including project-based rental subsidies and other resources to support housing for extremely low-income households.

- Responsibility:                      Planning Department, City Manager
- Timeframe:                              Current and ongoing, 2009-2013
- Funding:                                General Fund, General Fund, regional, state, and federal housing grants, loans, and other funding
- Objective:                              To increase the supply of housing for extremely low-income households.

**CONSERVE AND IMPROVE EXISTING HOUSING STOCK**

- Goal C:**                              **Encourage and assist in the rehabilitation of housing units in need of repair and occupied by extremely low-, very low-, and low-income residents. Strive to enhance the overall quality of the City's existing housing stock.**
- Policy C.1**                              Provide property owners with assistance to inspect and identify code violations in residential buildings.
- Policy C.2**                              Encourage property owners to rehabilitate units in deteriorating or critical condition and promote room additions that can eliminate overcrowding.
- Policy C.3**                              Advertise the availability of grants, loans, and other funds available for the rehabilitation of housing stock to homeowners, landlords, and other investors.
- Policy C.4**                              Continue to apply for state and federal assistance for housing rehabilitation for low-income households. Rental housing that is repaired with government



assistance shall remain affordable to low-income households for a specified period of time.

**Program C.1                    Housing Survey**

Continue to conduct housing condition surveys every five years to monitor the overall condition of the City's housing stock. Maintain an inventory of properties in need of improvement and track improvements or increasing deterioration over time.

- Responsibility:                    Planning and Building Departments
- Timeframe:                        Every five years after the last survey, conducted in 2008.
- Funding:                         Live Oak Redevelopment Agency, CDBG planning grant, General Fund
- Objective:                        Monitor the City's housing stock to help target which properties need to be rehabilitated

**Program C.2                    Voluntary Inspections**

The City will, on a request basis, arrange for inspections of residential properties where building code violations may be present and may need to be corrected. A more comprehensive voluntary building code inspection would be performed by the Building Department for an inspection fee that covers the cost of this service, or at no cost to the property owner in conjunction with an application for housing rehabilitation assistance.

- Responsibility:                    Building Department
- Timeframe:                        Current and ongoing, 2009-2013
- Funding:                         Inspection fees, Live Oak Community Development Department, Rehabilitation Program funds (Community Development Block Grant, Home Investment Partnership Program)
- Objective:                        Increase the rate of compliance with City code requirements and participation in housing rehabilitation programs.

**Program C.3                    Code Enforcement and Abatement**

The City will initiate appropriate code enforcement action on dwelling units that are so substandard that they represent an imminent threat to health and safety. The City will require that property owners comply with building code standards or that property owners remove such housing units. If necessary, the City may abate the unsafe building. These actions will be taken only in the most extreme cases in which the owner of the dwelling unit is unable or unwilling to make necessary repairs, in which repairs are not feasible, or in which the dwelling unit has been abandoned.

- Responsibility:                    Building Department



Timeframe: Current and ongoing, through 2013

Funding: General Fund, code enforcement fees, Housing Rehabilitation Program funds

Objective: Correction of the most serious code violations

**Program C.4 Rehabilitation of Substandard Dwelling Units**

To encourage private rehabilitation efforts, the City will undertake the following actions:

- The City will apply for and/or assist eligible households in applying for various private, state, and federal sources of funding for housing rehabilitation and home repairs, which would include the correction of health and safety hazards, weatherization, and the addition of space to alleviate overcrowding. The City will continue to contribute Redevelopment Agency housing set-aside funds, as available, to support its rehabilitation program. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to low-income households and to sign a rent limitation agreement for specified minimum time period.
- The City will apply for state funding as frequently as the City has the capacity to expend and manage grant funds. The City will promote the housing rehabilitation program through program information included in semi-annually in utility billings, brochures available at City Hall, the City's web site, and distribution of program information to property owners in targeted neighborhoods.
- The City will maintain current information on the condition of dwelling units by periodically updating its housing conditions data base. Approximately every 5 years, the City will resurvey housing conditions to ensure the currency of its housing conditions information.

Responsibility: Planning Department, Building Department

Timeframe: Current and ongoing, through 2013

Funding: Community Development Block Grant, Home Investment Partnership Program (HOME), Live Oak Redevelopment Agency, Multifamily Housing Program, USDA Rural Development Services

Objective: Rehabilitate 25 dwelling units that do not conform to City code and are a risk to personal and public health

## PRESERVE UNITS AT-RISK OF CONVERSION

**Goal D: Preserve, and if necessary replace, the City's publicly assisted affordable housing.**

**Policy D.1** The City will seek to preserve the affordable housing developments in Live Oak.



**Policy D.2** Require replacement housing per state law (or relocation of displaced residents) within the Redevelopment Project Area whenever subsidized affordable housing units are demolished as a result of government activity; including development, road widening, and other improvements.

**Program D.1 Monitoring and Preservation of At-Risk Housing**

The City will coordinate with the Housing Authority and property owners of privately-owned, government-subsidized affordable housing projects with the goal of maintaining affordability status of properties in the long term. The City will contact property owners of such affordable housing projects at least one year in advance of the date where properties could convert to market rate. The City, in collaboration with the Housing Authority, will describe options for maintaining affordability status. If the owner expresses an interest in selling or converting their properties, the City will contact the Housing Authority to determine interest in acquisition and operation of such properties, or to get assistance in seeking another interested investor or nonprofit housing corporation to acquire and continue operating the rental development for low-income households. The City will, in coordination with the Housing Authority, assist in identifying and applying for funds to maintain the affordability of rental units.

Responsibility: Planning Department, City Manager

Timeframe: Contact property owners of publicly assisted rental housing at least one year prior to the expiration of the affordable housing covenant for each property to determine future ownership plans; implement preservation strategy if owners indicate desire to sell or convert their properties

Funding: Multifamily Housing Program, California Housing Finance Agency Preservation, Acquisition Financing Mortgage Insurance for Purchase/Refinance (HUD)

Objective: Preservation of affordable rental housing units

**Program D.2 Housing Replacement Relocation Assistance**

The City will seek funding to pay for the relocation expenses of low-income residents displaced as a result of the condemnation or required vacation of dwelling units due to code violations. The City will follow the requirements of state law regarding the demolition or conversion of dwelling units occupied by lower-income households within the city.

Responsibility: Planning and Building Departments

Timeframe: Current and ongoing, 2009-2013

Funding: Community Development Block Grant, Home Investment Partnership Program, Live Oak Redevelopment Agency

Objective: Avoidance of permanent displacement and replacement of housing demolished as a result of code enforcement and implementation of housing rehabilitation program



## PROMOTE EQUAL HOUSING OPPORTUNITIES

**Goal E.1:** Ensure that no person seeking housing in the City of Live Oak is discriminated against on the basis of race, color, religion, sex, disability, familial status, ancestry, national origin, ancestry, marital status, sexual orientation, source of income, or age.

**Policy E.1** Continue to provide information and referral services to people with fair housing complaints.

**Policy E.2** Support the enforcement of fair housing laws by appropriate State and County agencies.

**Policy E.3** Promote equal housing opportunities and programs for all housing within the City.

### **Program E.1 Fair Housing Program**

The City will continue its present information and referral services for equal housing opportunities. The City will provide published information from state and federal agencies that investigate housing discrimination complaints. The City will also assist individuals with complaints in contacting the appropriate agency and filing a complaint. The City will provide a point of contact for these services at City Hall for referral information. The City will consider other means, as well, for distributing such information. For example, City building inspectors could distribute information, as appropriate.

**Responsibility:** Finance and Planning Department

**Timeframe:** Within six months of adoption of the Housing Element the City shall provide public information on housing discrimination; assist individuals as necessary, ongoing, 2009-2013

**Funding:** General Fund, Community Development Block Grant, Live Oak Community Development Department

**Objective:** Resolution or referral of fair housing complaints to the appropriate agency

### **Program E.2 Public Information and Education**

Promote education and awareness of fair housing laws by making this information widely available to the public. Fair housing law materials in printed in several languages will be posted in prominent locations throughout the City. The City shall also post and make available informational flyers on fair housing complaints. This information will also be made available at the local library branch and City Hall. The City shall, during all public hearings, program seminars, and other housing related meetings, provide fair housing information to all attendees and will include fair housing materials in all housing program application packages.

**Responsibility:** City Manager



Timeframe: Provide public information on fair housing law within 6 months of Housing Element adoption and as appropriate when housing is proposed, ongoing, 2009-2013

Funding: General Fund, Community Development Block Grant, Live Oak Community Development Department

Objective: Inform the public about fair housing laws

## ENERGY CONSERVATION

**Goal F.1: To promote energy conservation.**

Policy F.1 Continue to implement state energy efficiency standards.

Policy F.2 Seek funding to provide weatherization assistance to low-income households.

**Program F.1 Implement State Energy Conservation Standards**

The City will continue to require applicants for building permits to demonstrate compliance with the state energy conservation requirements at the time building plans are submitted.

Responsibility: Building Department

Timeframe: Current and on-going, 2009-2013

Funding: Permit fees

Objective: Compliance with minimum energy efficiency standards.

**Program F.2 Energy Conservation Assistance for Low-Income Households**

The City will include weatherization and energy conservation as eligible activities under its housing rehabilitation program. The City will provide information and refer eligible property owners to other programs offered by Pacific Gas & Electric and nonprofit organizations. The City will promote weatherization and energy efficiency home improvement options through general advertisement of its housing rehabilitation program. The City will also refer interested individuals to energy rebate and conservation assistance programs offered by others and maintain information on these programs at City Hall. Information on other energy conservation and weatherization programs will be included in City mailings and advertisements of its housing rehabilitation program.

Responsibility: Finance and Planning Department

Timeframe: Current and on-going, 2009-2013

Funding: Community Development Block Grant, Home Investment Partnership Program (HOME), USDA Rural Development Services



Objective: Weatherization and energy efficiency improvement of between 25 and 30 dwelling units

## QUANTIFIED OBJECTIVES

Table Housing Plan-1, below, summarizes the City of Live Oak housing needs and its objectives for production, rehabilitation, and conservation of housing through the end of the Housing Element Planning Period.

TABLE HOUSING PLAN-1  
QUANTIFIED OBJECTIVE  
CITY OF LIVE OAK 2009-2013

Income Category	New Construction	Objectives for Conservation and Rehabilitation		
	New Housing Construction Objective	Conservation	Rehabilitation	Total Conservation and Rehabilitation
Extremely Low	70	7	7	14
Very Low	70	7	8	15
Low	104	15	10	25
Moderate	141	7	5	12
<b>Subtotal Affordable Units</b>	<b>385</b>	<b>36</b>	<b>30</b>	<b>66</b>
Above Moderate	240	0	0	0
<b>Total</b>	<b>625</b>	<b>72</b>	<b>60</b>	<b>132</b>



# COMMUNITY PROFILE

## POPULATION, EMPLOYMENT, AND HOUSING CHARACTERISTICS<sup>1</sup>

### POPULATION TRENDS

The US Census counted a population of 4,320 living in the City of Live Oak in 1990 compared to 6,229 in 2000. In 2008, the Department of Finance (DOF) estimated Live Oak's population at 8,539, an average annual growth rate of 4.6 percent since 2000 compared to 4.15 percent during the 1990s and 3.74 percent during the 1980s. SACOG projects that the growth will slow to an average of 2 percent a year by 2035<sup>2</sup>. Table Community Profile-1 below illustrates the population growth in the City of Live Oak during the past 58 years, 1950-2008.<sup>3</sup>

**TABLE COMMUNITY PROFILE-1  
POPULATION GROWTH IN THE CITY OF LIVE OAK  
1950-2008**

Year	Population	# Increase	% Increase
1950	1,770	-	-
1960	2,276	506	28.6
1970	2,645	369	16.2
1980	3,103	458	17.3
1990	4,320	1,217	39.2
2000	6,229	1,909	44.2
2008	8,539	2,310	37.1

Source: U.S. Census, DOF 2008

<sup>1</sup> Because of the City's small population, there is limited data available from state, federal, and other sources to provide more current information than the 2000 Census.

<sup>2</sup> [http://www.sacog.org/demographics/projections/files/2035\\_projections\\_010507.xls](http://www.sacog.org/demographics/projections/files/2035_projections_010507.xls)

<sup>3</sup> SACOG's projections were prepared prior to the updating of the City's General Plan and do not account development potential under the Plan.





## POPULATION BY RACE AND ETHNICITY

The racial and ethnic composition of City residents is compared to that of Sutter County and presented in Table Community Profile-2. In 2000, approximately 48.6 percent of the City's residents were of Hispanic origin, compared to 22.2 percent countywide. In 1990, 37.2 percent of the City's population was of Hispanic origin, an increase of 11.4 points from 1990. The proportion of the population that was white (non-Hispanic) decreased from 51 percent in 1990 to 37 percent in 2000. The proportion of Asian/Pacific Islander population slightly decreased from 10.2 percent in 1990 to 9.6 percent in 2000. By 2000, there was no population group representing a majority population in Live Oak. To compare, in Sutter County, there was clearly a majority population of non-Hispanic whites, although Hispanics and Latinos made up the second largest population group in the County as well. The proportions of the other racial and ethnic groups were very similar in both the City and the county.

**TABLE COMMUNITY PROFILE-2  
RACIAL AND ETHNIC COMPOSITION  
CITY OF LIVE OAK - SUTTER COUNTY, 2000**

	Live Oak		Sutter County	
	Count	Percentage	Count	Percentage
White	3,094	47.7%	53,291	67.5%
Black or African American	98	1.5%	1,509	1.9%
American Indian and Alaskan Native	118	1.9%	1,225	1.6%
Asian	600	9.6%	8,884	11.3%
Native Hawaiian and Other Pacific Islander	4	0.1%	161	0.2%
Hispanic or Latino (Any Race)	3,028	48.6%	17,529	22.2%

Source: U.S. Census 2000

## POPULATION BY AGE

As shown in Table Community Profile-3, between 1990 and 2000, the population of Live Oak increased by approximately 44 percent, with the largest percentage increase for the 85 years and older age group (212 percent change); other age groups that experienced large percentage increases included the 40 to 44 years range (131 percent), 45 to 49 years range (106 percent), and 10 to 14 years range (85 percent). None of the age groups experienced negative growth, but the age groups with the lowest population growth were the 25 to 29 years range (8 percent) and less than 5 years range (14 percent). This shows a trend of high growth among middle-aged persons and older seniors, as well as children (with the exception of very young children).

Overall, the age groups with the largest populations were younger than in 1990. For example, the largest populations were the 5 to 9 years age range (10 percent of the total population), 10 to 14 years (9.7 percent), and 0 to 5 years (7.7 percent). Trends indicate an increase in families with children.



TABLE COMMUNITY PROFILE-3  
AGE DISTRIBUTION—1990 AND 2000

Age Group	City of Live Oak				
	1990 Population	% of Total 1990 Population	2000 Population	% of Total 2000 Population	% Change Between 1990 and 2000 Populations
Under 5 years	422	9.8%	479	7.7%	13.5%
5 to 9 years	416	9.6%	624	10.0%	50.0%
10 to 14 years	329	7.6%	607	9.7%	84.5%
15 to 19 years	356	8.2%	538	8.6%	51.1%
20 to 24 years	307	7.1%	409	6.6%	33.2%
25 to 29 years	382	8.8%	415	6.7%	8.6%
30 to 34 years	412	9.5%	467	7.5%	13.3%
35 to 39 years	334	7.7%	480	7.7%	43.7%
40 to 44 years	205	4.7%	474	7.6%	131.2%
45 to 49 years	178	4.1%	367	5.9%	106.2%
50 to 54 years	176	4.1%	260	4.2%	47.7%
55 to 59 years	175	4.1%	221	3.5%	26.3%
60 to 64 years	180	4.2%	223	3.6%	23.9%
65 to 69 years	144	3.3%	182	2.9%	26.4%
70 to 74 years	110	2.5%	170	2.7%	54.5%
75 to 79 years	100	2.3%	129	2.1%	29.0%
80 to 84 years	61	1.4%	81	1.3%	32.8%
85 years and over	33	0.8%	103	1.7%	212.1%
Total	4,320	100.0%	6,229	100.0%	44.2%

Source: U.S. Census 2000

Between 1990 and 2000, the number of individuals age 16 to 64 increased by approximately 1,058 (42 percent) in Live Oak. This age group is mostly likely to be employed or looking for work (see the next section, Employment Trends). By comparison, Sutter County only saw a 22.8 percent increase in this age group. The elderly population (65 years and older) in Live Oak increased by 48 percent, from 448 persons to 665 persons, between 1990 and 2000. Persons aged 60 to 64 increased by 24 percent during the same period. This suggests the potential need for senior housing to serve a growing population.



## EMPLOYMENT TRENDS

### LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

In 1990, Live Oak had a resident civilian labor force of 1,577 of a total population of 4,320 (36.5 percent). In 2000, 2,300 persons were in the labor force (36.9 percent of the total population), and in 2008, an estimated 2,700 persons (31.6 percent of the total population) were in the labor force. This lower percentage may reflect, in part, higher growth among non-working aged residents, such as seniors and children, compared to the number of working-aged residents (16 to 64) since 2000. This of non-working age population growth was true for Live Oak between 1990 and 2000.

Despite the smaller proportion of the City’s population being in the labor force, only 2,100 of those were employed in 2008, which equals an unemployment rate of 27.3 percent. Unemployment rates have changed over the years in Live Oak, but have remained higher than the countywide rates. As stated above, in December 2008, Live Oak’s unemployment rate increased to 27.3 percent. During this same year, Sutter County’s unemployment rate was 15.3 percent. Preliminary figures (not seasonally adjusted) from March 2009 show an unemployment rate in Live Oak of 33.9 percent and an unemployment rate in Sutter County of 19.7 percent.<sup>4</sup>

Table Community Profile-4 below shows that Live Oak’s unemployment rate is consistently higher than Sutter County’s rate of unemployment. However, the rate does rise and fall proportionally with Sutter County’s rate; in general, the City’s unemployment rate has been slightly less than two times the County’s rate.

TABLE COMMUNITY PROFILE-4  
PERCENT UNEMPLOYMENT AVERAGES  
CITY OF LIVE OAK COMPARED TO SUTTER COUNTY 2000-2008

Year	City of Live Oak	Sutter County
2008*	27.3	15.3
2007	18.2	9.6
2006	17.1	9.0
2005	18.3	9.7
2004	19.9	10.6
2003	20.9	11.2
2002	20.6	11.0
2001	18.4	9.7
2000	17.8	9.4

\* Data not available for full year. Monthly data for December used to estimate 2008.  
Source: California Employment Development Department (EDD)

<sup>4</sup> State of California Employment Development Department, Labor Market Information Division. Online, <http://www.labormarketinfo.edd.ca.gov>, 2009. Accessed April 24, 2009.



## EMPLOYMENT OF LIVE OAK RESIDENTS BY INDUSTRY

In both 1990 and 2000, the agricultural industry employed more Live Oak residents than any other employment sector. It is possible the high proportion of residents in agriculture could lead to high unemployment rates due to the seasonal and cyclical nature of the agricultural industry. Table Community Profile-5 profiles jobs held by Live Oak residents by industry sector in 1990 and 2000. It is important to remember that this information is for jobs held by Live Oak residents, not for jobs located within Live Oak.

TABLE COMMUNITY PROFILE-5  
EMPLOYMENT  
CITY OF LIVE OAK RESIDENTS 1990-2000

	Employment 1990	Percent of Total	Employment 2000	Percent of Total
Total	1,275	100	1,734	100
Agriculture, forestry, fishing, hunting, and mining	297	23.3	403	23.2
Construction	78	6	100	5.8
Manufacturing	210	16.5	264	15.2
Wholesale Trade	19	1.5	83	4.8
Retail Trade	161	12.6	182	10.5
Transportation and warehousing and utilities	22	1.7	75	4.3
Information	0	0.0	0	0.0
Finance, insurance, real estate, and rental and leasing	53	4.2	44	2.5
Professional, scientific, management, administrative, and waste management services	77	6	96	5.5
Educational, health and social services	190	15	206	11.9
Arts, entertainment, recreation, accommodation and food services	9	.7	127	7.3
Other services (except public administration)	98	7.7	87	5.0
Public Administration	61	4.8	67	3.9

Source: U.S. Census Data 1990/2000

The percentage of people employed in the agriculture was nearly identical in both 1990 and 2000, and overall, the industry saw an increase of 106 jobs. The second and third largest employment sectors for Live Oak residents were manufacturing and the educational, health, and social services industry, respectively, in both 1990 and 2000. Both industries experienced increases in the number of jobs held by residents (54 additional jobs in the manufacturing industry and 16 jobs in the educational, health, and social service industry), but the proportions declined slightly (1.3 percent less than 1990 levels for the manufacturing industry and 3.1 percent less for the educational, health, and social services industry).

The industries that experienced the greatest increase in the number of jobs held by local residents were the arts, entertainment, recreation, accommodation and food service industry (increase of 118 jobs),



agricultural industry (106 jobs), and wholesale trade industry (64 jobs). Only two industries saw fewer residents employed in 2000 compared to 1990. The finance, insurance, real estate, and rental and leasing industry had 9 fewer residents working in this sector in 2000 compared to 1990. “Other services” had 11 fewer residents employed in this sector in 2000 compared to 1990.

## LOCAL EMPLOYERS

In 2008, there were approximately 1,800 jobs provided locally within Live Oak compared to the working residential population of 2,900.<sup>5</sup> This equates to approximately 0.6 jobs available within Live Oak for every 1 working individual.

Large employers within Live Oak include the Live Oak Unified School District and Sunset Moulding Company (Table Community Profile-6). Other large employers in the County are mainly located in Yuba City, 10 miles from Live Oak. As reported by the 2000 Census, 275 Live Oak residents (16.4 percent) worked in the City of Live Oak, 1,087 persons (64.9 percent) worked within Sutter County, and 562 persons (33.5 percent) worked outside the County.

**TABLE COMMUNITY PROFILE-6  
MAJOR EMPLOYERS IN SUTTER COUNTY**

Employer Name	Location	Industry	Employer Estimated Size
Live Oak Unified School Dist	Live Oak	Schools	100-249 Employees
Sunset Moulding Co	Live Oak	Molding-Manufacturers	250-499 Employees
Winco Foods	Yuba City	Grocers-Retail	100-249 Employees
Yuba City Unified School Dist	Yuba City	Schools	100-249+ Employees
Yuba Sutter Gleaners Food Bank	Yuba City	Non-Profit Organizations	100-249 Employees
Sutter County Jail	Yuba City	County Govt-Correctional Institutions	100-249 Employees
Sam's Club	Yuba City	Wholesale Clubs	100-249 Employees
Sierra Central Credit Union	Yuba City	Credit Unions	100-249 Employees
Sierra Gold Nurseries	Yuba City	Nurseries (Wholesale)	100-249 Employees
Larry Geweke Ford	Yuba City	Automobile Dealers-New Cars	100-249 Employees
Lowe's	Yuba City	Home Centers	100-249 Employees
Siller Brothers Inc	Yuba City	Logging Companies (Manufacturers)	100-249 Employees
Environmental Pro Assoc	Yuba City	Tree Service	250-499 Employees
Home Depot	Yuba City	Home Centers	250-499 Employees
Landstar Ranger Inc	Yuba City	Trucking	250-499 Employees
Melaleuca & Assoc	Yuba City	Health & Diet Foods-Retail	250-499 Employees

<sup>5</sup> Dun & Bradstreet Zapdata. Online: <https://www.zapdata.com/>. Labor force information from State of California Employment Development Department, Labor Market Information Division.



TABLE COMMUNITY PROFILE-6  
MAJOR EMPLOYERS IN SUTTER COUNTY

Employer Name	Location	Industry	Employer Estimated Size
Sunsweet Growers Inc	Yuba City	Food Preparations NEC (Manufacturers)	500-999 Employees
Sutter North Surgery Ctr	Yuba City	Hospitals	250-499 Employees
Holt of California	Pleasant Grove and Yuba City	Contractors-Equipment/Supplies (Wholesale)	100-249 Employees
Sysco Food Svc Of Sacramento	Pleasant Grove	Food Products (Wholesale)	250-499 Employees
Wal-Mart	Yuba City	Department Stores	250-499 Employees
Fremont Medical Ctr	Yuba City	Hospitals	1,000-4,999 Employees
Great Beginnings	Yuba City	Clinics	1,000-4,999 Employees
City of Yuba City	Yuba City	Government	300+ Employees
County of Sutter	Yuba City	Government	1000+ Employees

Source: EDD, 2008, City of Live Oak, 2009.

## WAGES BY INDUSTRY

The average annual wage for Live Oak workers employed in agriculture, the largest employment sector in the City, was \$19,033 in 2006. In that same year, average annual wages for individuals working in the second and third largest employment sectors in Live Oak were \$41,509 for manufacturing and \$38,095 for the education and health services industry.<sup>6</sup>

According to the 2008 income limits from HCD, a single person making \$18,850 or less would be considered very low-income if living alone. For a family of four, two workers would need to make at least \$64,600 to be considered a moderate income household. Because agriculture employs such a large proportion of Live Oak's residents, it is important that housing affordable to such families is readily available.

## HOUSEHOLD CHARACTERISTICS

A "household" is defined as a person or group of persons living in and sharing a housing unit, as opposed to persons living in group quarters such as dormitories or prisons. The Census divides households into two different categories, depending on their composition. "Family households" are those that consist of two or more related persons living together. "Nonfamily households" include persons who live alone or in-groups composed of unrelated individuals. Most households in Live Oak are family households.

<sup>6</sup> California Employment Development Department, Labor Market Information Division, California Regional Economies Employment (CREE) Series, About the California Regional Economies Employment Data, Revised May 20, 2008, <http://www.labormarketinfo.edd.ca.gov/?pageid=173>



The 2000 Census reported 1,729 households in the City with an average household size of 3.43 persons. Since the last Census, the average household size in Live Oak was estimated to be 3.56 persons in 2008. This figure is significantly higher than Sutter County and the State of California, both of which report 2.87 persons per household.

Table Community Profile-7 illustrates the number of households and household size from 1980-2008. Household sizes are decreasing in other parts of the state elsewhere, while increasing in Live Oak. The percentage of large families (families of five or more persons) increased between 1990 and 2000. In 1990, 20 percent of all households were large family households (279 households). In 2000, 27 percent of all households were large families (469 households). Since the average household size estimate has also gone up, it is likely that the upcoming 2010 Census will confirm that the percentage of large family households continues to increase in Live Oak. Larger households have their special needs, which will be discussed further under the special housing needs section.

**TABLE COMMUNITY PROFILE-7  
HOUSEHOLD AND HOUSEHOLD SIZE  
1980-2008**

	1980	1990	2000	2008
Households	1,097	1,371	1,729	2,412
Household Size	3.01	3.06	3.43	3.56

Source: U.S. Census 2000, DOF 2008

Table Community Profile-8 provides a breakdown of household types in the City from the 2000 Census and provides a comparison with Sutter County. As mentioned above, the majority, or 80.9 percent of the households in Live Oak were family households, which was substantially higher than the percentage of county households at 73.8 percent. The number of married couples represented approximately 61 percent of the City's household population in both 1990 and 2000. The proportion of households with children in 2000 was substantially higher in Live Oak than in Sutter County. The number of female-headed households with children increased from 7.9 percent to 8.7 percent between 1990 and 2000. The proportion of households with children in 2000 was substantially higher in Live Oak than in Sutter County. Nonfamily households made up approximately 19 percent of the population in 2000, while 26 percent of Sutter County's population lived in nonfamily households.

**TABLE COMMUNITY PROFILE-8  
HOUSEHOLDS BY HOUSEHOLD TYPE, 2000**

Type of Household	City of Live Oak		Sutter County	
	Number	Percent	Number	Percent
Total Households	1,729	100	27033	100
<b>Family Households</b>	<b>1,393</b>	<b>80.6</b>	<b>19,946</b>	<b>73.8</b>
<i>w/children under 18</i>	843	48.8	10,239	37.9
Married couple families	1,050	60.7	15,418	57
<i>w/children under 18</i>	631	36.5	7,455	27.6



**TABLE COMMUNITY PROFILE-8  
HOUSEHOLDS BY HOUSEHOLD TYPE, 2000**

Female householder	247	14.3	3,151	11.7
<i>w/children under 18</i>	151	8.7	1,997	7.4
<b>Nonfamily Households</b>	<b>336</b>	<b>19.4</b>	<b>7,087</b>	<b>26.2</b>
Householder living alone	294	17	5,732	21.2
Householder 65 +	153	8.8	2,325	8.6
Average Household Size	3.43	NA	2.87	NA
Average Family Size	3.85	NA	3.35	NA

Source: U.S. Census 2000

The 2000 Census counted 303 persons residing in group quarters in the City of Live Oak. In 1989, the Leo Chesney Correction Center opened—this facility housed 118 persons in 1990 and currently houses 304.<sup>7</sup> The City also has a convalescent hospital which houses 100 individuals, a private assisted living home with four beds and Teen Challenge, a program to rehabilitate young men, with 20 beds.

## HOUSING STOCK CHARACTERISTICS

Table Community Profile-9 illustrates the composition of Live Oak’s housing units from 1970 to 2008. The number of single-family units has steadily increased since the 1970s. The number of multifamily units has not increased at the same rate but has remained roughly constant for about 20 years. Table Community Profile-10 shows that the number of single-family units grew by 554 units between 2000 and 2008 while the number of multifamily units decreased by 2 units. Live Oak’s annual average growth rate in the number of housing units between 1980 and 1990 was 3.2 percent, while average population growth for the same period was 3.7 percent. Between 1990 and 2000, the average annual growth rate in the number of housing units was 3.0 percent compared to 4.2 percent for the City’s population. The trend of higher population growth compared to growth in housing units continued between 2000 and 2008; 3.8 percent to 4.6 percent. This consistent trend in higher population growth than growth in the housing stock is consistent with the previously reported growth in household size and the increase in the number of large families.

**TABLE COMMUNITY PROFILE-9  
HOUSING UNIT BY STRUCTURE TYPE: 1970-2000**

Year	Total	Single Family	2-4 Units	5+ Units	Mobile Homes
1970	868	745	64	25	27
1980	1,068	837	95	40	96
1990	1,423	1,072	128	104	106

<sup>7</sup> Cornell Companies, Leo Chesney Center operator. Personal correspondence, April 24, 2009.





**TABLE COMMUNITY PROFILE-9  
HOUSING UNIT BY STRUCTURE TYPE: 1970-2000**

2000	1,858	1,475	134	106	143
2008	2,412	2,028	138	104	142

Source: U.S Census Bureau, 1970, 1980, 1990; DOF 2000, 2008

Housing tenure indicates whether a housing unit is occupied by the homeowner or a renter. Jurisdictions with a high percentage of renter-occupied units may indicate a lack of housing affordability. In 2000, approximately 64 percent (1,099) of housing units were owner-occupied and 36 percent (630) were renter-occupied (Table Community Profile-10). This was an increase in owner-occupied units from 58 percent in 1990 to 64 percent in 2000. Of the 358 new units between 1990 and 2000, 85 percent were owner-occupied units. This also indicates an increase in homeownership from 1990, though similar to the increase in Sutter County’s ownership rate from 59 percent in 1990 to 62 percent in 2000.

**TABLE COMMUNITY PROFILE-10  
HOUSING UNITS BY TENURE (2000)**

	1990		2000	
Owner-occupied housing units	796	58.1%	1,099	63.6%
Renter-occupied housing units	575	41.9%	630	36.4%

Source: US Census 2000

Table Community Profile-11 indicates the vacancy characteristics for the City of Live Oak from 1980 through 2008. The vacancy rate increased between 1980 and 1990, declined through 2000, and remained roughly the same in 2008 as in 2000.

**TABLE COMMUNITY PROFILE-11  
VACANT HOUSING UNITS: 1980-2008**

	1980	1990	2000	2008
Occupied	1,059	1,323	1,729	2,292
Vacant	50	90	89	120
% Vacant	4.7	6.4	4.9	5.0

Source: US Census, 1980, 1990, 2000, DOF 2008

Vacancy rates vary substantially by tenure and housing unit type (see Table Community Profile-12). Mobile homes had very large vacancy rates while there were no multifamily units vacant at the time of the 2000 Census.



TABLE COMMUNITY PROFILE-12  
HOUSING TYPE BY TENURE AND VACANCY  
(2000)

	Single-Family	Multifamily	Mobile Home	Vacancy <sup>1</sup> Rate
<b>Owner-Occupied</b>	1,053	7	63	3.0%
<b>Renter-Occupied</b>	370	233	54	3.4%
<b>Vacancy Rate<sup>1</sup></b>	3.5%	0.0%	18.2%	4.9%

Source: US Census 2000

<sup>1</sup>Note: Vacancy rates are approximate.

## HOUSING CONDITIONS

Housing conditions are an important indicator of the potential need for housing rehabilitation. By including information on the condition of housing, the City is able to better direct funding to appropriate needs. Older homes are more likely to be in need of some type of repair. As of the 2000 US Census, the majority of the housing stock (63 percent) had been built in the 1970s or earlier (Table Community Profile-13). However, the City experienced a boom in new housing construction since the Census. In 2008, estimates from the California Department of Finance (DOF) indicated there were an additional 554 units added to the housing stock since the 2000 Census, bringing the total number of housing units within the City to 2,412. There have been no new dwelling units constructed within the City since 2008. With the addition of these new homes, the proportion of the number of homes built prior to the 1970s and homes built since then is about even, although the newer homes now make up a slight majority of the total number of housing units, with 1,239 units, or 51.4 percent.

TABLE COMMUNITY PROFILE-13  
AGE OF HOUSING STOCK

Year structure built	Number	Percent
2000-2008	554	23.0
1999 to March 2000	4	.17
1995-1998	147	6.1
1990-1994	223	9.2
1980-1989	311	12.9
1970-1979	272	11.3
1960-1969	326	13.5
1940-1959	332	13.8
1939 or earlier	243	10.1
<b>Total</b>	<b>2,412</b>	

Source: U.S. Census 2000, DOF 2008



In 1979, a housing condition survey disclosed that approximately 87 percent of the housing stock was sound; in 1989, 60 percent of the housing stock sound; and, in 2002, the housing condition survey found only 38 percent of the housing stock to be sound. In the 2008 survey, 76 percent of the housing stock was sound. Previous housing surveys targeted key areas of the city. The 2008 housing survey results reflect the substantial number of newly constructed units. Table Community Profile-14 summarizes the housing condition survey conducted in 2008. The rating system was based on exterior housing conditions using the State Department of Housing and Community Development criteria, which rates the conditions of foundations, roofs, siding, windows, and electrical. The status of the items evaluated suggests the condition of the overall structure; however, the specific needs of any particular unit are not known until a complete housing inspection is conducted.

Those units in the “minor rehabilitation” category appeared structurally sound but showed signs of deferred maintenance or upkeep. The house may need a roof replacement or new windows and a paint job. Units with the designation of “moderate rehabilitation” involved repair or replacement of more than one rated system. This category varies widely and may include, for example, a unit that needs replacement of the roof, electrical system, and widows.

“Substantial rehabilitation” involves the replacement of several major systems in the home, such as complete or partial foundation work, repair or replacement of exterior siding or reconstruction of the roof system. “Dilapidated” units are those that would require all of the rated systems to be replaced or significantly repaired to bring the structure into compliance with the current Uniform Building Code, a fact that would make rehabilitation ineffective from a cost perspective.

**TABLE COMMUNITY PROFILE-14  
2008 HOUSING CONDITION SURVEY RESULTS**

Housing Type	Sound	Minor	Moderate	Substantial	Dilapidated	Total
Single Family-no garage	102	41	61	18	4	226
Single Family-detached garage	46	23	6	2	2	79
Single Family-carport	61	27	14	0	0	102
Single Family-attached garage	1,314	156	19	1	0	1,490
Duplex	56	14	8	0	0	78
Multi-family	159	19	16	20	3	217
Mobile	2	55	0	0	55	112
Total	1,740	335	124	41	64	2,304
Percentage	75.5	14.5	5.4	1.8	2.8	100

Note: Approximately 95 percent of the City’s housing stock was surveyed.

According to the survey, 64 units (2.8 percent) of the City’s housing stock are dilapidated, and another 41 units (1.8 percent) are in need of substantial rehabilitation. The percent of units needing rehabilitation is greatly reduced compared to the last housing survey conducted in 2002. Live Oak continually applies for and has been awarded Community Development Block Grant funding and, in the last housing cycle, was awarded funds from the HOME Investment Partnership Program for housing



rehabilitation. The City plans to continue to apply for such funding and hopes to rehabilitate additional units during the period of this Housing Element.

## HOUSING COSTS AND AFFORDABILITY

The ability of households to obtain housing in a particular community is directly dependent on the cost of housing. Affordability is defined by the percentage of households gross income spent on housing costs. The most commonly applied guideline used to equate affordability is no more than 30 percent of the gross household income should be used for housing costs.

Housing is less expensive in the City of Live Oak than in the County as a whole. Table Community Profile-15 below shows the median home value and median rent for homes in the City of Live Oak in 2000 compared to Sutter County and Yuba City, the only other city in Sutter County.

TABLE COMMUNITY PROFILE-15  
MEDIAN HOME VALUE  
CITY OF LIVE OAK-CITY OF YUBA CITY-SUTTER COUNTY

Home Value	City of Live Oak	City of Yuba City	Sutter County
Median Value	85,700	115,700	120,700
Median Rent	385	496	506

Source: U.S. Census 2000

The median home value in the City of Live Oak was 71 percent of the County median and 74 percent of the City of Yuba City's median. The median rent for Live Oak was 76 percent of the County and 77 percent of the City of Yuba City. Lower housing cost may be one reason the City has grown at the rate indicated previously. Beginning in the late 1980s until the early 2000s, new housing construction in the City of Live Oak continued on a regular basis and primarily produced units at prices affordable to moderate income households.

As of June 2008, the average sales price was around \$202,000 in the City of Live Oak and \$228,000 in Yuba City. Since 2008, prices have dropped significantly as the housing market slowed substantially. In February 2009, the median home price of for sale homes in Live Oak was \$173,000. The median price in February 2009 of for sale homes in Yuba City was \$210,000.

The slowing of the housing market has been caused by several factors, including a credit crisis, the value of many homes falling below the amount owed on those homes, a spike in the number of home loan defaults and foreclosures, and a decline in the economy that has caused many workers to lose their jobs. The number of foreclosed homes is higher than the number of homes for sale in both Yuba City and Live Oak. In early February 2009, Live Oak had 69 foreclosed homes and 40 homes for-sale, while Yuba City had 557 foreclosed homes and 179 homes for sale. Despite the recent downturn in the housing market, the median home price is still more than 200 percent higher than it was in 2000.

Although it is impossible to accurately predict future housing prices, a prolonged downturn in the housing market and high foreclosure rates may continue to cause downward pressure on home prices in the next few years. This may increase housing affordability for some residents.



# OVERPAYMENT AND OVERCROWDING

## INCOME AND OVERPAYMENT

The median income in Live Oak in 1989 was \$16,366 and was 40 percent below the Sutter County median of \$27,069. In 1999, Live Oak's median income of \$25,754 was 34.5 percent below the Sutter County median of \$39,300. Table Community Profile-16 compares income distributions between Live Oak and Sutter County. Live Oak has a greater percentage of households in the lower income ranges, while Sutter County has a higher percentage of households in the higher income ranges.

**TABLE COMMUNITY PROFILE-16**  
**2000 INCOME DISTRIBUTION**  
**LIVE OAK AND SUTTER COUNTY HOUSEHOLDS**

	City of Live Oak		Sutter County	
	Number	Percent	Number	Percent
Households	1,801	100	27,098	100
Less than \$10,000	334	18.5	2,734	10.1
\$10,000 - \$14,999	206	11.4	1,975	7.3
\$15,000 - \$24,999	343	19.0	4,097	15.1
\$25,000 - \$34,999	260	14.4	3,568	13.2
\$35,000 - \$49,999	259	14.4	4,512	16.7
\$50,000 - \$74,999	294	16.3	5,133	18.9
\$75,000 - \$99,999	66	3.7	2,619	9.7
\$100,000 - \$149,999	22	1.2	1,713	6.3
\$150,000 - \$199,999	17	.09	412	1.5
\$200,000 or more	0	0	335	1.2
Median Household Income	25,754	(x)	38,375	(x)

Source: U.S. Census 2000

The HCD defines moderate, low, very low, and extremely low income levels to assess housing affordability and cost burden. Moderate incomes are those between 81 and 120 percent of area median income (AMI); low income is defined as between 51 and 80 percent of AMI; very low income is between 31 and 50 percent of AMI; and the extremely low income category is defined as less than 30 percent of the AMI.

Table Community Profile-17 below shows monthly housing costs as a percentage of household income for owners and renters in the City of Live Oak. In general, those who pay more than 30 percent of their gross household income are considered to be overpaying for housing. Approximately 33 percent of householders in 1999 paid more than 30 percent of their income for housing costs. In the renter



category, 44 percent overpaid for housing. As one might expect, overpayment is more common for lower-income households. Among extremely low-income households (owners and renters) with annual incomes less than 30 percent of median, 71.7 percent pay more than 30 percent of their income on housing costs.

**TABLE COMMUNITY PROFILE-17  
HOUSING PROBLEMS**

	Total Renters	Total Owners	Total Households
<b>Household Income &lt;=30% MFI</b>	239	129	368
% with any housing problems	74.9	81.4	77.2
% Cost Burden >30%	70.7	73.6	71.7
% Cost Burden >50%	43.9	65.9	51.6
<b>Household Income &gt;30% to &lt;=50% MFI</b>	202	94	296
% with any housing problems	78.2	89.4	81.8
% Cost Burden >30%	63.9	52.1	60.1
<b>Household Income &gt;50% to &lt;=80% MFI</b>	85	284	369
% with any housing problems	41.2	44.4	43.6
% Cost Burden >30%	0	27.1	20.9
<b>All Households</b>	85	284	369
% Cost Burden >30%	44.2	25.3	32.5

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data. 2000

In addition, it is also important to ascertain how the current housing market may affect the affordability of rental or ownership housing. Table Community Profile-18 below shows, for a 2-bedroom unit, maximum affordable monthly rents and maximum affordable purchase prices for homes, based on the 2008 area median income of \$53,800.

**TABLE COMMUNITY PROFILE-18  
AFFORDABLE MONTHLY HOUSING COSTS MAXIMUM RENTS AND PURCHASE PRICES BASED ON  
PERCENTAGE OF 2008 AREA MEDIAN INCOME (AMI) OF \$53,800**

	Extremely Low (<30% of AMI)	Very Low (31-50% of AMI)	Low (51-80% of AMI)	Moderate (81-120% of AMI)
<b>Income Level (top of range)</b>	\$16,150	\$26,900	\$43,050	\$64,600
<b>Maximum Affordable Monthly Rent/Payment 30% of Gross Income</b>	\$404	\$673	\$1,076	\$1,615
<b>Maximum Purchase Price @ 5.5% Interest</b>	\$66,327	\$110,562	\$176,939	\$265,458
<b>Estimated Monthly Payment at 5.5% Interest (not including property taxes and insurance)</b>	\$377	\$629	\$1,005	\$1,507

Purchase calculations assume a 30-year fixed term, 5.5% loan obtained by a buyer with no other debt payments or income and excludes utilities and maintenance. Calculations provided by bankrate.com Payment Calculator, accessed February 25, 2009. Assumes median income for a family of four.



In a June 2008 survey of 65 homes for sale, no homes were affordable to extremely low or very low income households at the prices listed in Table Community Profile-19. Almost a third of the homes were affordable to low income and 85 percent were affordable to moderate income. As stated previously, most new units in Live Oak are single-family homes, leaving fewer choices for homeownership for those with incomes less than 50 percent of the median.

However, the real estate market in Live Oak has changed even since June 2008; as of February 2009, there were 52 homes listed for sale within the city, ranging in price from \$33,500 to \$399,000.<sup>8</sup> Three of the homes listed for sale are affordable for the Extremely Low Income households, although they are small. Forty-six of the homes were affordable to moderate income households. The drop in housing prices has made home ownership possible for many more people.

In many cases, rental housing can be too expensive for people with lower incomes. According to the most recent data available for rental costs, Live Oak’s median gross rent, which includes the cost of utilities, was \$623 in 2007.<sup>9</sup> When compared to the maximum affordable monthly rents shown in Table Community Profile-18, extremely low and very low income households cannot afford this rent.

Lower income levels are related to, but do not necessarily coincide with poverty status. To determine poverty status, the US Census compares an individual’s or family’s income to a poverty threshold, which is based on several factors, such as overall family size, age, and number of children. In 2000, poverty thresholds were as low as \$8,259 in annual income for individuals over the age of 65 up to a maximum of \$38,322 for a family of nine total members with only one related child.

Table Community Profile-19 shows the poverty status of Live Oak residents. According to 2000 Census data, 26 percent of families and 30 percent of individuals in the City of Live Oak were below the poverty level. The incidence of poverty was highest for children, particularly those in single-parent households; 40 percent of children were in households below poverty level. The incidence of poverty was relatively low for the elderly, with 7.9 percent living below the poverty level, which coincided with Sutter County reporting 7.7 percent.

**TABLE COMMUNITY PROFILE-19  
POVERTY STATUS**

	Number	Percent
<b>Households</b>	<b>1,801</b>	<b>100.0</b>
Households below poverty level	466	25.9
<b>Family Households</b>	<b>1,461</b>	<b>81.1</b>
Families with income below poverty level	380	26.0
<i>With related children under 18 years</i>	334	22.8
Married Couple Families	280	19.2
<i>With related children under 18</i>	246	16.8
Families with Female householder, no husband present	86	5.9

<sup>8</sup> Realtor.com, Live Oak, CA, Real Estate Listings and Live Oak, CA Homes for Sale, online, [www.realtor.com](http://www.realtor.com)..., accessed February 25, 2009.

<sup>9</sup> City-Data.com, Live Oak, CA (California) Houses and Residents, Online, <http://www.city-data.com/housing/houses-Live-Oak-California.html>, accessed February 24, 2009.



TABLE COMMUNITY PROFILE-19  
POVERTY STATUS

<i>With related children under 18</i>	74	5.1
<b>Individuals</b>	<b>6,087</b>	<b>100.0</b>
Younger than 18 years old	2,076	34.1
18 years or over	3,344	54.9
65 years or over	667	11.0
Individuals with income below poverty level	1,840	30.2
Younger than 18 years old	834	45.3
18 years or over	1,006	54.7
65 years or over	53	2.9

Source: U.S. Census 2000

Many individuals living below the poverty level rely on public assistance. In 1990, 213 households (16 percent) received some form of public assistance. According to 2000 Census data, this number decreased to 177 households (9.8 percent) but remains significantly higher than the county rate of 5.1 percent. The number of households receiving Social Security income increased from 1990. While 491 households (36 percent) received Social Security benefits in 1990, the 2000 Census reported 570 households (31.6 percent) receiving benefits. This coincides with the increase in the number of elderly in the City.

## OVERCROWDING

A housing unit is considered overcrowded if it houses more than one person per room, excluding bathrooms, half-rooms, hallways, and porches. Table Community Profile-20 shows the overcrowded households in Live Oak. A total of 445 (25 percent) of occupied housing units in the City of Live Oak had more than one person per room in 2000 compared to 273 (20 percent) in 1990. Of these households, a total of 193 (11 percent) were considered severely crowded, with more than 1.5 persons per room. Rental households had a higher percentage of overcrowding, with a total of 28 percent; 17 percent were categorized as severely overcrowded. The total percentage of owner-occupied overcrowded households was a little lower, at 24 percent; however, unlike the rental households, only 7 percent of owner-occupied households were considered to be severely overcrowded. Most of the owner-occupied overcrowded households housed 1.01 to 1.5 persons (16 percent).

In general, the greater the number of bedrooms in a home, the larger the family that home will be able to accommodate without overcrowding. Table Community Profile-21, which shows the number of bedrooms per owner- or renter-occupied unit, has been included below to compare number of bedrooms and tenure. As demonstrated in the table, the majority (60.7 percent) of owner-occupied housing units have three or more bedrooms, whereas only 24.4 percent of renter-occupied housing units have three or more bedrooms. In fact, most rental units have either one (34.9 percent) or two (28.2) bedrooms, and none have five or more bedrooms. Using this information, it can be inferred that,





overall, renter-occupied units tend to be smaller than owner-occupied housing units. This can limit housing options for larger families with lower incomes that cannot afford to own a home.

**TABLE COMMUNITY PROFILE-20  
OVERCROWDED HOUSEHOLDS**

Persons per Room	Owner		Renter		Total Overcrowded	
	Households	Percent	Households	Percent	Households	Percent
1.00 or less	859	76	476	72	1,335	75%
1.01 to 1.50	185	16	67	10	252	14%
1.51 or more	79	7	114	17	193	11%
Total	1,123	100	657	100	1,780	100%
% Overcrowded by Tenure		24		28		25%

Source: 2000 U.S. Census

**TABLE COMMUNITY PROFILE-21**

**NUMBER OF BEDROOMS BY TENURE**

Owner-occupied housing units			Renter-occupied housing units		
Number of Bedrooms	Units	Percent	Number of Bedrooms	Units	Percent
Total Units	1,123	100	Total Units	657	100
No bedroom	32	2.8	No bedroom	83	12.6
1 bedroom	98	8.7	1 bedroom	229	34.9
2 bedrooms	312	27.8	2 bedrooms	185	28.2
3 bedrooms	624	55.6	3 bedrooms	151	23
4 bedrooms	49	4.4	4 bedrooms	9	1.4
5 or more bedrooms	8	0.7	5 or more bedrooms	0	0

Source: 2000 U.S. Census

One general method to address overcrowding is for the City to encourage the continued development of large units in multifamily and single-family projects in the City. Special focus should be made towards providing larger rental units, possibly with a focus on multifamily units or very low-cost ownership housing as the supply of this type of unit seems to be insufficient.



## SPECIAL HOUSING NEEDS

Within the general population, there are several groups that have special housing needs. These needs may affect the ability of many Live Oak residents to find suitable housing. The following subsections will discuss the special housing needs of six groups identified in State Housing Element Law - Government Code, Section 65583(a)(7); farm workers, large households, persons with disabilities, female-headed households, and the homeless. An analysis of extremely low-income households has been included in this section as well.

### FARM WORKERS

The City of Live Oak is located in a highly agricultural-oriented area. During each year, agricultural employment fluctuates widely and appears to be on a downward trend. In 1990 the City of Live Oak had over 36 percent of its total employed working in agricultural related jobs and in 2000 this dropped to 23.2 percent.

The City of Live Oak does not contain any land that is zoned for agricultural uses. All agriculturally zoned land is located in the unincorporated area of Sutter County. The County does permit farm labor camps subject to a conditional use permit.

The Yuba-Sutter Consolidated Housing Authority maintains 265 units in Yuba City for use by farm and migrant laborers. Of this number, 79 units are in a migrant farm labor project, which is owned by the State of California. The facility was recently rehabilitated and is operated from May 1 to October 31 each year. These facilities offer onsite medical and daycare services and English classes. Management-stated vacancies are rare, and the temporary units are full each year. According to the Housing Authority, many of these families use local First Time Homebuyer Programs to purchase homes.

Additionally, in 1996 the Farmers Home Administration completed the second phase of a 96-unit farm housing project near Yuba City. Mahal Plaza is a year round farm labor housing complex and provides onsite daycare and other services in job training and language. The property, owned and managed by California Human Development Corporation, was annexed into the City of Yuba City. The vacancy rate for these units is generally very low. In fact, most vacancies are due to tenants leaving farm-related jobs for employment outside the agriculture business, which disqualifies them from the program. Many families that have lived in this project have also participated in the local First Time Homebuyer Programs.

In the nearby City of Gridley (7 miles north on Highway 99), the Butte County Housing Authority provides a 130-unit labor camp. The units are available to families meeting the specific income criteria. The facility provides a medical clinic and daycare on site. The units are occupied by farmworkers working throughout the region. The units remain full at all times and the management of the facility has noted a need for more units for seasonal migrant workers.

Overall, there is a noted need for additional farm worker housing. The Northern California Growers Association reported that this problem is only getting worse. The City will continue to support development of farm worker housing units and review zoning designations and densities to ensure adequate sites for all types of housing. The City recognizes that it is a part of a larger regional environment in which farm labor needs have to be examined in terms of geographic, economic, social



and climatic conditions. The City intends to work with Sutter County, the State, Farmers Home, Consolidated Housing Authority of Sutter County, and other regional agencies to solve the problems associated with this need.

## **LARGE FAMILIES**

The U.S. Department of Housing and Urban Development (HUD) defines a large family as one with five or more members. According to the 2000 Census data, 1,461 (82 percent) of all households in the City of Live Oak were family households and of these households, 485 (27 percent) had five or more members.

Large families require housing units with more bedrooms than those needed by smaller households. They also may require safe outdoor play areas for children and should be located near community resources. These types of needs can pose problems for large families that cannot afford to buy or rent single-family houses; townhomes, apartments and condominium units are often developed with smaller households in mind.

In 2000, only 64 housing units had four or more bedrooms. Although the number of larger units increased as a proportion to all units, overcrowding data seems to indicate that there is a need for additional large units.

As part of the rehabilitation efforts, the addition of bedrooms can be encouraged to relieve overcrowding. In addition, the city will continue to encourage development of large family units in multi-family and single-family projects in the City.

## **PERSONS WITH DISABILITIES**

It is difficult to obtain complete data on the disabled population of the City of Live Oak. In 1990 the Census did not include general disability status indicators, but the 2000 Census did make changes that expanded the information gathered on persons with disabilities.

According to the 2000 Census, 1,099 persons in the City of Live Oak had a disability. The Census classifies the disability as, sensory (blindness, deafness), physical (condition that substantially limits one or more basic physical activities), or mental (difficulty with learning, remembering or concentrating). The Census also tracks if the person had a disability that could limit self-care (dressing, bathing, getting around the home), going outside the home (shop or doctor visits), and employment for age 16-64. Table Community Profile-22 below shows information derived from the 2000 U.S. Census with regard to disability status and type of disability, of persons 16 years of age or older.

Households with disabled members can have a variety of special housing needs. The following outlines key concerns:

- ✓ Adequate access to units and common areas
- ✓ Supportive living arrangements
- ✓ Access to social services and community services
- ✓ Insufficient income to afford market-rate housing



TABLE COMMUNITY PROFILE-22  
PERSONS WITH DISABILITIES  
CITY OF LIVE OAK 2000

Age	16-64 years		65-over years		Total 16 + years with Disability	
	Number	Percent	Number	Percent	Number	Percent
Sensory	125	11.4%	134	12.2%	259	23.6%
Physical	317	28.8%	254	23.1%	571	52%
Mental	203	18.5%	123	11.2%	326	30%
Self Care	104	9.5%	44	4%	148	13.5%
Going Outside home	309	28.1%	155	14.1%	464	42.2%
Employment	440	40%			440	40%

Source: U.S. Census 2000

In some cases, a disability may limit a person’s ability to obtain employment or work in a job that provides a living wage. As a result, many persons with disabilities may not have enough income to afford market rate housing, especially if their disability requires special accommodation for the design of their home, such as ramps, elevators, one-story construction, or other special equipment. In addition, many disabled persons may have higher health care costs, which could further limit their income, limiting their ability to afford market rate housing. Working people may find it difficult to find housing that with these special accommodations close to their place of work or in areas with convenient access to public transportation. Table Community Profile-23 shows the number of people with mobility and self-care limitations with housing cost burdens. As shown, nearly 50 percent of people with mobility and self-care limitations have some sort of cost burden for housing.

Other disabled persons may not be able to live independently, and as a result, may need to live in group homes, assisted living facilities, or other supportive living facilities. Live Oak contains one licensed adult residential care facility, which provides 24-hour non-medical care to adults aged 18 to 59 who may not be able to care for themselves independently due to physical, developmental, or mental disabilities. This facility has a licensed capacity for six people. In addition, the City two senior living facilities that may be able to provide some of these services to disabled seniors, although not all residents living in these facilities may be disabled. One facility is a licensed residential care facility for the elderly, and provides assistance with daily care for people over the age of 60. The other facility is a large nursing facility for seniors, which provides 24-hour daily assistance, including medical care, mental health services, social work services, physical therapy, and activities with 99 certified beds. Not all of the residents in these facilities are disabled, but they provide services that may be required by disabled seniors.



TABLE COMMUNITY PROFILE-23  
HOUSING PROBLEMS FOR PERSONS WITH MOBILITY AND SELF-CARE LIMITATIONS<sup>1</sup> IN LIVE OAK

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Extra Elderly <sup>2</sup> 1 & 2 Member Households	Elderly <sup>3</sup> 1 & 2 Member Households	All Other Households	Total Renters	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Owners	
1. Household Income <=50% MFI	30	14	69	113	10	14	45	69	182
2. Household Income <=30% MFI	20	10	35	65	10	4	25	39	104
% with any housing problems	0	100	71.4	53.8	0	0	60	38.5	48.1
3. Household Income >30 to <=50% MFI	10	4	34	48	0	10	20	30	78
% with any housing problems	0	0	88.2	62.5	N/A	0	100	66.7	64.1
4. Household Income >50 to <=80% MFI	0	10	20	30	20	35	50	105	135
% with any housing problems	N/A	0	50	33.3	50	28.6	60	47.6	44.4
5. Household Income >80% MFI	10	0	10	20	20	40	60	120	140
% with any housing problems	0	N/A	100	50	0	37.5	66.7	45.8	46.4
6. Total Households	40	24	99	163	50	89	155	294	457
% with any housing problems	0	41.7	75.8	52.1	20	28.1	67.7	47.6	49.2

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data. 2000

Notes:

1. This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.
2. An extra elderly household is defined as a one or two member household, with either person 75 years or older
3. An elderly household is defined as a one or two member household, with either person 62 to 74 years



Current building codes incorporate the requirements of the Housing Act of 1988 and the Americans with Disabilities Act. Newer housing construction will at least meet the minimum standards for disabled access. Current subsidized rental units with handicapped accessibility are found in the Country Oaks Apartments and the Senior Village Apartments. The units in the Senior Village facility have lowered cabinets and countertops, but still have tub showers, rather than walk-in showers.<sup>10</sup> The City of Live Oak will continue to support programs for retrofitting older housing stock to meet the new standards.

## FEMALE-HEADED HOUSEHOLDS

According to the U.S. Census Bureau, a single headed-of-household includes one adult caring for at least one dependent minor or adult. In 1990, there were 159 female-headed households (no husband present) in Live Oak, and by 2000 this figure increased to 227. There were 67 male-headed households (no wife present) in 1990 and 82 in 2000. Table Community Profile-24 below presents the data regarding the composition of the City of Live Oak family households.

TABLE COMMUNITY PROFILE-24  
SINGLE HOUSEHOLDERS AND POVERTY STATUS

Household Composition	Total Households	% of Total	Households in Poverty	% of Total
<b>Family Households</b>				
Male Householder, no wife present	82	26.5	14	17.1
<i>With related children</i>	69	22.3	14	20.3
<i>No related children</i>	13	4.0	0	0
Female Householder, no husband present	227	73.5	86	37.9
<i>With related children</i>	142	62.6	74	52.1
<i>No related children</i>	85	37.4	12	14.1
Total Family Households	1,461	100.0	100	6.8

Source: U.S. Census 2000

Due to the presence of only one working adult, single-headed households often have lower incomes and therefore more difficulties finding adequate, affordable housing than families with two working adults. Additionally, single-headed households with small children may need to pay for childcare, which further reduces disposable income. The median annual income for female-headed households with children under 18 present was \$12,321 in 1999, compared to the overall median household income of 25,754.<sup>11</sup> This means that on average, female-headed households had annual incomes approximately 48 percent of the overall median household income. Although data that specifically addresses the housing cost burden of female-headed households is not available, nearly 82 percent of all households in Live Oak

<sup>10</sup> Diana Douglas, Consolidated Area Housing Authority of Sutter County, personal communication, April 14, 2009.

<sup>11</sup> US Census Bureau, 2000 Census, Summary File 3, available online <http://factfinder.census.gov>, accessed March 2, 2009.



with incomes between 30 and 50 percent of the city's median family income overpaid for housing. Therefore, it is reasonable to assume that this holds true for female-headed households as well. Female-headed households with related children were the most likely of all family types to be in poverty. As shown, 52.1 percent of female-headed households with children are in poverty. Approximately 22.8 percent of all family households with children present are in poverty. This special need group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important for single-headed families to be located near childcare facilities, schools, youth services, medical facilities, and senior services. The City of Live Oak has supported and will continue to support programs to benefit this special needs group. The addition of the Head Start facility, which services 80 children and their families, has expanded the resources available to single-headed households in the City of Live Oak.

## **ELDERLY**

Senior households are defined as households with one or more persons over the age of 65 years. In the 1990 census, 10 percent (448 people) of the population in the City of Live Oak was 65 years old or older. The 2000 Census showed that 10.4 percent (667 people) of the population in the City of Live Oak were over 65 years of age and 47.2 percent of those people were reported to have a disability. In 1990, less than 3 percent of 65+ persons were found below the poverty level. The 2000 Census showed that the percentage of seniors with incomes below the poverty level more than doubled in 10 years, to 7.9 percent. Even so, the poverty rate among seniors is less than the population at large because most seniors receive social security, pensions, and/or other retirement benefits sufficient to keep their incomes above the poverty level.

About 70 percent of senior householders own and 30 percent rent their housing. Many seniors own their home outright or may have lower mortgage payments due to requiring smaller homes or lower purchase prices. Since so many seniors own their homes, monthly housing costs are generally minimal, although increases in property taxes, insurance rates, and utility costs could potentially decrease affordability for seniors on fixed incomes over time. In addition, maintenance costs and other unusual expenses may be an issue for senior owner-occupied households. Targeted maintenance and renovation programs may be especially helpful to this population.

There is one age-restricted owner-occupied community, a privately-owned senior mobile home park which consists of 55 units and serves as an important part of the housing stock for seniors in the community. This provides a low cost alternative for senior living.

As stated above, 30 percent of seniors in Live Oak rent their housing, and 17.6 percent (111 households) of all renter households are senior households. A total of 74 renter households are reported as living alone. Unlike seniors living in housing they own, renters are subject to rising rents due to overall increases in the cost of living and inflation over time. Most of the elderly renters reside in the senior apartment complexes, which have subsidized rent, based on income. The City has three specific senior designated rental complexes; Senior Village, Odd Fellows, and Butte View Estates. In 2009, the number of seniors using Housing Choice Vouchers (Section 8) had not changed drastically since the last Housing Element update, with seniors making up about 20 percent of 39 households using the vouchers in the City.<sup>12</sup>

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<sup>12</sup> Judy Granning, Consolidated Area Housing Authority of Sutter County, personal communication, April 14, 2009.



Combined, the City of Live Oak has 96 subsidized rental units available for the elderly population. According to future forecasts, the City will need to focus efforts in and supply additional units to meet the growing need for senior housing in the years to come. One way to alleviate the need for additional elderly housing is through the second unit, or granny flat, program. This is an inexpensive way to accommodate additional units for the elderly and to increase the density of units in the City. Other ways to meet the needs of this group is additional senior mobile home parks and continuing the downtown mixed-use program of senior housing.

## HOMELESS PERSONS

Quantifying the homeless population in a community that does not have a well-developed network of homeless assistance providers is a very difficult task. The City of Live Oak may well have a limited homeless population, but the size of this population is difficult to estimate because there are no formal homeless shelters or other facilities such as daytime service centers, where homeless people would be attracted and their numbers easily counted. Due to the transient nature of this population, their numbers fluctuate in any one area.

Nine primary groups comprise the homeless population: traditional single male transient, deinstitutionalized mental patients, teen runaways, evicted families and individuals, battered women and their children, victims of disaster, illegal immigrants, and alcohol and drug addicts.

There are several options a city has to assist the homeless population. It can provide emergency short term shelter, transitional shelters, and/or permanent subsidized housing. Currently, any homeless family seeking assistance is referred to Sutter County Social Services - Welfare Department or other facilities as listed below. The City of Live Oak has not had a large problem and being a small town does not have the means to set up shelters of its own.

The local school district tracks the homeless students in the school. There are no homeless students currently enrolled in the Live Oak Unified School District.

## SERVICE PROVIDERS

Yuba Sutter Consolidated Housing Authority does not currently provide any emergency housing or temporary housing for the homeless. However, the organizations listed below provide some services for the homeless in the region, including Live Oak.

**Casa De Esperanza** provides service to battered individuals throughout the Yuba and Sutter region. This program may provide transitional housing for up to five families for 18 months, and the organization has a policy that ensures no person or family is turned away. The program has been expanded to assist the elderly and significant others in abusive situations. Casa de Esperanza also continues to provide services and housing to juveniles in coordination with the counties. For the City of Live Oak, staff was only able to –comment that an increase in services to Live Oak residents has been noted. This increase seemed to be linked to outreach in the area.

**Salvation Army** provides services through the family crisis center located in Marysville. The facility has 58 beds and 13 rooms, which allows for eight single women and eight single women with children. It also has facilities to house a family with up to seven members. The program will allow participants to receive services for up to six months, as long as they follow the program and the goals outlined with the





program's counselors. The program provides counseling services, parenting classes, anger management programs, children and youth programs, job training and others services to assist the person or family with self-sufficiency. Additionally the program has 12 housing vouchers available for long term housing assistance. The Salvation Army does not track individuals by the location where they became homeless and is therefore unable to provide data relating specifically to the City of Live Oak. However, services needs have increased over the year, although exactly to what degree is not known. This local service facility does not have boundary limitations on the services it provides. The program will assist anyone from any location.

**Twin Cities Rescue Mission** is a privately owned and operated temporary housing facility located in Marysville. The facility houses 40+ men. In previous years, the facility also provided facilities for women and children, but this service was discontinued due to lack of use. The local program Manager stated in the past 10 years only one or two participants have been from the Live Oak area and a majority using the services are recent parolees. The facility provides temporary housing for five days or longer, along with breakfast and dinner, chapel services, and shower facilities.

**Christian Assistance Network (CAN)** provides various forms of assistance for area residents. All requests for assistance are received through churches and other agencies. The network consists of 28 area churches and provides assistance with temporary shelter for disaster victims, a central food closet, clothing closet, and holiday food baskets. Services are limited according to the types of assistance currently available, which continuously changes. Staff members do not track persons who receive assistance by location but most requests from the City of Live Oak are during the harvest season, from migrant workers, and the request is primarily for food assistance.

More recently, a group has been formed to begin collecting data regarding the homeless population in Yuba and Sutter counties. The Yuba-Sutter Homeless Consortium is comprised of members from each agency providing service to the homeless along with members from each community including Live Oak. This data will be collected and analyzed on a regular basis and then provided in a comprehensive report to each community. This will allow the City of Live Oak to more effectively track the needs of the community and, in the future if required, establish programs to meet the needs found through this process.

The Live Oak Zoning Ordinance does allow Homeless, Emergency, and Transitional shelters in R-4 residential zones without a conditional use permit, and in commercial and industrial zones with a conditional use permit (CUP) There are no specific limitations for the development of homeless shelters. CUP conditions are limited to those necessary to meet building codes and development standards as described under the zoning ordinance. Upon receipt of a homeless shelter proposal, approval procedures, concurrent possessing, and incentives identified under Program A.6 will apply to help facilitate and encourage the development of special need housing.

## EXTREMELY LOW-INCOME HOUSEHOLDS

Households in the extremely low-income (ELI) category (with incomes 30 percent or less of median income) have special housing needs because they are unlikely to find market-rate housing that is affordable at any price. For a family of four in Live Oak, this extremely low income equates to \$16,150 or less in household income. ELI households may be homeless or in danger of becoming homeless because of their inability to find appropriately priced housing.



According to the U.S. Census 2000, more than 20 percent of Live Oak residents had incomes in the ELI category. Of the 368 households, 129 were homeowners and 239 were renters. A higher proportion of renters (65 percent) than owners were in the ELI category. If these proportions continued to hold true, in 2008, there would have been approximately 500 households that made less than 30 percent of the area median income.

ELI households tend to have the highest cost burden of all income categories. In Live Oak, more than 70 percent of all ELI households are overburdened and over 50 percent are severely overburdened (Table Community Profile-25).

TABLE COMMUNITY PROFILE-25  
EXTREMELY LOW-INCOME HOUSEHOLDS

	Renters	Owners	Total
Percent with cost burden >30 percent	70.7	73.6	71.7
Percent with cost burden >50 percent	43.9	65.9	51.6

Source: CHAS 2000

Although the determination of poverty status is different from the determination of an ELI household, many such households are in poverty. As stated previously under "Income and Overpayment," 26 percent of families and 30 percent of individuals in Live Oak were determined to be in poverty in 2000. Like the overburdening of ELI households, many people in poverty experience the same difficulty in obtaining affordable housing. In order to alleviate this, ELI households and people in poverty may require specific housing solutions; including subsidies, housing with supportive services, single-room occupancy units, shared housing, or other solutions.

## ASSISTED HOUSING DEVELOPMENTS "AT RISK" OF CONVERSION

State law requires local municipalities to identify and develop a program in their housing elements to preserve assisted, affordable multifamily units. Local municipalities are required to provide an inventory of assisted, affordable units that are eligible to convert within ten years and an estimate of the cost to replace or preserve such units.

Over the past several decades developers have constructed affordable units with the assistance of federal, state, or local funding (loans or grants). Assisted developments usually require agreements to restrict the rents and/or occupancy to lower income households for a specified time period.

The City of Live Oak contains six assisted rental housing developments, with a total of 167 assisted units. When the period of restricted rents/occupancy expires, a property owner may charge market rents for the previously restricted units. If rents rise to market level, low income occupants may have to find alternative housing.

Table Community Profile-26 (below) presents a list of assisted multifamily housing units in Live Oak, including those which have income restrictions that expire during the next 10 years. The last column indicates the risk level of each property. Risk was assessed based on information from the California



Housing Partnership Corporation, as well as knowledge of City staff and information provided by the property managers of some properties. At-risk indicates that a property may convert to market rate within 5 years. Lower risk indicates that a property may convert to market rate in 5 - 10 years. Low risk indicates that a property cannot convert to market rate for at least 10 years. Although projects with agreements expiring within the next 10 years are required by law to be listed, these units may not actually convert. For example, the Butte View Estates property is listed at risk because its current contract is set to expire in 2010, although property management is currently in the process of extending the contract until 2015 and intends to maintain the property as an affordable senior community for years beyond that.

**TABLE COMMUNITY PROFILE-26  
SUMMARY OF AT-RISK UNITS**

Project Name	Address	No. & Type of Units	Type of Subsidy	Non-Elderly units	Elderly units	Current Owner	Affordability	Earliest Date of Expiration	Risk (through 2019)
Centennial Arms	9829 N Street	21 16-1BR 5-2BR	USDA Rural Development Section 515	21	0	Filmore-Triplett Developers	Low Income	2012	At-Risk
Butte View Estates (62+)	9400 Larkin Road	28-1BR 4-2BR	USDA Rural Development Section 515, Section 8	0	32	Filmore-Triplett Developers	Low Income	2010	At Risk
Country Oak Apartments	2551 Allen Street	50 (20 assisted) Mixed Bedroom	USDA Rural Development Section 515	20	0	PAM Corporation	Low Income	2007	At-Risk
Maple Park	Maple Park Drive	30 <sup>a</sup> 14-3BR 15-2BR 1-1BR	HUD	30	0	Sutter County Housing Authority	Low Income	2029	Low
Senior Village	2750 Date Street	50	HUD	0	50	Sutter County Housing Authority	Low Income	2029	Low
Oddfellows Building (Senior Housing)	9896-9904 Broadway Street	4-Studio 9-1BR 1-2BR	Tax Credit, HOME	0	14	Mercy Housing	Very Low Income	2053	Low
<b>Total</b>				<b>71</b>	<b>96</b>				

Notes: a) this is the total number of existing units. This property has been approved for renovation and rehabilitation, which will increase the total number of units at this property to 40.



## PRESERVATION OPTIONS

In addition to identifying units at risk of converting to market rate housing, Government Code Section 85583(a)(8)(B) requires a comparison of costs to replace lost units through construction or rehabilitation to the cost of preserving the existing units. Preservation of the at risk units can be achieved in several ways, including 1) facilitating a transfer of ownership of these projects to by affordable housing organizations; 2) purchasing of affordability covenants; and 3) providing rental assistance to tenants.

### TRANSFER OF OWNERSHIP

A transfer of ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable. By transferring property ownership to a non-profit organization, low-income restrictions can be secured indefinitely and the project becomes eligible for a greater range of governmental assistance.

A review of multifamily listings in Sutter County revealed that the average cost to purchase a multifamily development was \$97 per square foot<sup>13</sup>. The average size of a unit was 700 square feet and the average cost to buy a unit was \$67,215. There are 73 units at risk of converting to market rate within 10 years in Live Oak. If these were purchased, the estimated cost of acquiring these would be \$4,906,695.

### PURCHASE OF AFFORDABILITY COVENANT

Another option to preserve the affordability of at-risk projects is to provide an incentive package to owners to maintain the projects as low-income housing. Incentives could include writing down the interest rate on the remaining loan balance in the form of a payment to the project lender and/or supplementing the fair market rent to market levels, if market rents are substantially more than the HUD allowed fair market rent. It is difficult to estimate the cost of purchasing affordability covenants due to the number of variables in such a purchase

### RENT SUBSIDY

The at-risk projects are funded through the USDA Rural Development Section 515 Program. Rental assistance to the projects could be structured in a similar fashion to Section 8. The feasibility of this alternative is highly dependent on the availability of funding sources necessary to provide the rental subsidies and the willingness of the owners to accept the subsidies if they are provided. Tenant-based subsidies could be used to preserve the affordability of housing. The City, through a variety of potential funding sources, could provide a voucher to lower-income households. The level of subsidy required to preserve at-risk affordable housing through rent subsidies is estimated to equal the Fair Market Rent for a unit minus the housing cost affordable by a lower-income household.

Table Community Profile-27 shows the rental subsidies required to preserve at-risk units. The calculations assume that extremely low-income households would be the likeliest recipients of rental subsidies. The total cost for rental subsidies would range from \$252 to \$346 per unit per month, which equates to \$253,464 annually.

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<sup>13</sup> Loopnet.com, March 25, 2009



TABLE COMMUNITY PROFILE-27  
POTENTIAL RENT SUBSIDIES

Per Unit Affordable Rent + Utilities	1 Bedroom*	2 Bedroom**
A. Extremely Low Income (30% AMI)	\$323	\$361
B. Per Unit Fair Market Rent	\$575	\$707
C. Monthly Per Unit Subsidy (B-A)	\$252	\$346
D. Annual Subsidy/Unit (C * 12)	\$3,024	\$4,152
<b>Total "At Risk" Units</b>	44	29
<b>Total Annual Subsidy</b>	\$133,056	\$120,408

\* Assumes 2-person household paying 30 percent of household income on rent and utilities.

\*\* Assumes 3-person household paying 30 percent of household income on rent and utilities.

## CONSTRUCTION OF REPLACEMENT UNITS

Constructing new low-income housing units is another means of replacing at-risk units that convert to market-rate use. The cost of developing the new housing depends upon a variety of factors, including density, unit size, location, land costs, and type of construction. Using information from RS Means cost data, it can be estimated that construction costs for multifamily developments average \$135 per square foot. Based on this average, construction of replacement units would cost approximately \$11,665,116, assuming an average unit size of 700 square feet. Land and other development costs were also factored into this sum but could be change depending on the number of sites used to construct the housing as well as the location of the sites. The cost of constructing replacement units far exceeds the cost of the other two alternatives.

## COST COMPARISONS

Based on the calculations, providing rental subsidies offers the least costly alternative for preserving the units while construction of new units is the most costly. Both the construction of new units and the transfer of ownership to a non-profit entity ensure long-term affordability of the units. Though rental subsidies are the least costly alternative, the subsidies do not necessarily ensure the long-term affordability of the units. Given that the projects are financed through the Section 515 program, refinancing through the program or transfer to a nonprofit entity are the most likely alternatives, and would ensure the long-term affordability of the units.

In summary, the three cost estimating scenarios find the relative preservation costs to be:

- ✓ Acquisition and rehabilitation - \$4,906,695.
- ✓ Rent subsidy- \$253,464 annually or \$2,905,681 over ten years<sup>14</sup>.
- ✓ Replacement through new construction - \$11,665,116.

Replacing or preserving the 73 at-risk units is costly, regardless of the method. Providing a rent subsidy program may appear to be the least costly option. However, many federal and state funding programs are available for acquisition, rehabilitation, and new construction of affordable housing which may greatly reduce the cost to the County.

<sup>14</sup> Assumes a 3 percent inflation rate per year.



## **OPPORTUNITIES FOR PRESERVATION**

The Government Code requires the County to identify local non-profit corporations which have the “legal and managerial capacity to acquire and manage” the at-risk units or the apartment complexes containing the at-risk units. The County is also required to identify the federal, state, and local financing and subsidy programs that may be considered to preserve these units.

## **RESOURCES FOR PRESERVATION**

Potential funding sources to assist in the preservation of at-risk units include Tax Exempt Bond Financing, CDBG and HOME funds, and the 20 percent housing set-aside funds from the City’s Redevelopment Agency. The City can use these funds to provide gap financing to assist non-profits in acquiring an ownership share in the complexes containing at risk units. In addition to the Sutter County Housing Authority, several non-profit corporations are available to acquire or manage at-risk units in Yuba or Sutter Counties. These include:

- ✓ Mercy Housing,
- ✓ Christian Church Homes of Northern California, Inc.,
- ✓ Rural California Housing Corp, and
- ✓ Community Housing Improvement Program, Inc.



# COMMUNITY PROFILE

## POPULATION, EMPLOYMENT, AND HOUSING CHARACTERISTICS<sup>1</sup>

### POPULATION TRENDS

The US Census counted a population of 4,320 living in the City of Live Oak in 1990 compared to 6,229 in 2000. In 2008, the Department of Finance (DOF) estimated Live Oak's population at 8,539, an average annual growth rate of 4.6 percent since 2000 compared to 4.15 percent during the 1990s and 3.74 percent during the 1980s. SACOG projects that the growth will slow to an average of 2 percent a year by 2035<sup>2</sup>. Table Community Profile-1 below illustrates the population growth in the City of Live Oak during the past 58 years, 1950-2008.<sup>3</sup>

**TABLE COMMUNITY PROFILE-1  
POPULATION GROWTH IN THE CITY OF LIVE OAK  
1950-2008**

Year	Population	# Increase	% Increase
1950	1,770	-	-
1960	2,276	506	28.6
1970	2,645	369	16.2
1980	3,103	458	17.3
1990	4,320	1,217	39.2
2000	6,229	1,909	44.2
2008	8,539	2,310	37.1

Source: U.S. Census, DOF 2008

<sup>1</sup> Because of the City's small population, there is limited data available from state, federal, and other sources to provide more current information than the 2000 Census.

<sup>2</sup> [http://www.sacog.org/demographics/projections/files/2035\\_projections\\_010507.xls](http://www.sacog.org/demographics/projections/files/2035_projections_010507.xls)

<sup>3</sup> SACOG's projections were prepared prior to the updating of the City's General Plan and do not account development potential under the Plan.



## POPULATION BY RACE AND ETHNICITY

The racial and ethnic composition of City residents is compared to that of Sutter County and presented in Table Community Profile-2. In 2000, approximately 48.6 percent of the City's residents were of Hispanic origin, compared to 22.2 percent countywide. In 1990, 37.2 percent of the City's population was of Hispanic origin, an increase of 11.4 points from 1990. The proportion of the population that was white (non-Hispanic) decreased from 51 percent in 1990 to 37 percent in 2000. The proportion of Asian/Pacific Islander population slightly decreased from 10.2 percent in 1990 to 9.6 percent in 2000. By 2000, there was no population group representing a majority population in Live Oak. To compare, in Sutter County, there was clearly a majority population of non-Hispanic whites, although Hispanics and Latinos made up the second largest population group in the County as well. The proportions of the other racial and ethnic groups were very similar in both the City and the county.

**TABLE COMMUNITY PROFILE-2  
RACIAL AND ETHNIC COMPOSITION  
CITY OF LIVE OAK - SUTTER COUNTY, 2000**

	Live Oak		Sutter County	
	Count	Percentage	Count	Percentage
White	3,094	47.7%	53,291	67.5%
Black or African American	98	1.5%	1,509	1.9%
American Indian and Alaskan Native	118	1.9%	1,225	1.6%
Asian	600	9.6%	8,884	11.3%
Native Hawaiian and Other Pacific Islander	4	0.1%	161	0.2%
Hispanic or Latino (Any Race)	3,028	48.6%	17,529	22.2%

Source: U.S. Census 2000

## POPULATION BY AGE

As shown in Table Community Profile-3, between 1990 and 2000, the population of Live Oak increased by approximately 44 percent, with the largest percentage increase for the 85 years and older age group (212 percent change); other age groups that experienced large percentage increases included the 40 to 44 years range (131 percent), 45 to 49 years range (106 percent), and 10 to 14 years range (85 percent). None of the age groups experienced negative growth, but the age groups with the lowest population growth were the 25 to 29 years range (8 percent) and less than 5 years range (14 percent). This shows a trend of high growth among middle-aged persons and older seniors, as well as children (with the exception of very young children).

Overall, the age groups with the largest populations were younger than in 1990. For example, the largest populations were the 5 to 9 years age range (10 percent of the total population), 10 to 14 years (9.7 percent), and 0 to 5 years (7.7 percent). Trends indicate an increase in families with children.





TABLE COMMUNITY PROFILE-3  
AGE DISTRIBUTION—1990 AND 2000

Age Group	City of Live Oak				
	1990 Population	% of Total 1990 Population	2000 Population	% of Total 2000 Population	% Change Between 1990 and 2000 Populations
Under 5 years	422	9.8%	479	7.7%	13.5%
5 to 9 years	416	9.6%	624	10.0%	50.0%
10 to 14 years	329	7.6%	607	9.7%	84.5%
15 to 19 years	356	8.2%	538	8.6%	51.1%
20 to 24 years	307	7.1%	409	6.6%	33.2%
25 to 29 years	382	8.8%	415	6.7%	8.6%
30 to 34 years	412	9.5%	467	7.5%	13.3%
35 to 39 years	334	7.7%	480	7.7%	43.7%
40 to 44 years	205	4.7%	474	7.6%	131.2%
45 to 49 years	178	4.1%	367	5.9%	106.2%
50 to 54 years	176	4.1%	260	4.2%	47.7%
55 to 59 years	175	4.1%	221	3.5%	26.3%
60 to 64 years	180	4.2%	223	3.6%	23.9%
65 to 69 years	144	3.3%	182	2.9%	26.4%
70 to 74 years	110	2.5%	170	2.7%	54.5%
75 to 79 years	100	2.3%	129	2.1%	29.0%
80 to 84 years	61	1.4%	81	1.3%	32.8%
85 years and over	33	0.8%	103	1.7%	212.1%
Total	4,320	100.0%	6,229	100.0%	44.2%

Source: U.S. Census 2000

Between 1990 and 2000, the number of individuals age 16 to 64 increased by approximately 1,058 (42 percent) in Live Oak. This age group is mostly likely to be employed or looking for work (see the next section, Employment Trends). By comparison, Sutter County only saw a 22.8 percent increase in this age group. The elderly population (65 years and older) in Live Oak increased by 48 percent, from 448 persons to 665 persons, between 1990 and 2000. Persons aged 60 to 64 increased by 24 percent during the same period. This suggests the potential need for senior housing to serve a growing population.



## EMPLOYMENT TRENDS

### LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

In 1990, Live Oak had a resident civilian labor force of 1,577 of a total population of 4,320 (36.5 percent). In 2000, 2,300 persons were in the labor force (36.9 percent of the total population), and in 2008, an estimated 2,700 persons (31.6 percent of the total population) were in the labor force. This lower percentage may reflect, in part, higher growth among non-working aged residents, such as seniors and children, compared to the number of working-aged residents (16 to 64) since 2000. This of non-working age population growth was true for Live Oak between 1990 and 2000.

Despite the smaller proportion of the City’s population being in the labor force, only 2,100 of those were employed in 2008, which equals an unemployment rate of 27.3 percent. Unemployment rates have changed over the years in Live Oak, but have remained higher than the countywide rates. As stated above, in December 2008, Live Oak’s unemployment rate increased to 27.3 percent. During this same year, Sutter County’s unemployment rate was 15.3 percent. Preliminary figures (not seasonally adjusted) from March 2009 show an unemployment rate in Live Oak of 33.9 percent and an unemployment rate in Sutter County of 19.7 percent.<sup>4</sup>

Table Community Profile-4 below shows that Live Oak’s unemployment rate is consistently higher than Sutter County’s rate of unemployment. However, the rate does rise and fall proportionally with Sutter County’s rate; in general, the City’s unemployment rate has been slightly less than two times the County’s rate.

**TABLE COMMUNITY PROFILE-4  
PERCENT UNEMPLOYMENT AVERAGES  
CITY OF LIVE OAK COMPARED TO SUTTER COUNTY 2000-2008**

Year	City of Live Oak	Sutter County
2008*	27.3	15.3
2007	18.2	9.6
2006	17.1	9.0
2005	18.3	9.7
2004	19.9	10.6
2003	20.9	11.2
2002	20.6	11.0
2001	18.4	9.7
2000	17.8	9.4

\* Data not available for full year. Monthly data for December used to estimate 2008.  
Source: California Employment Development Department (EDD)

<sup>4</sup> State of California Employment Development Department, Labor Market Information Division. Online, <http://www.labormarketinfo.edd.ca.gov>, 2009. Accessed April 24, 2009.



## EMPLOYMENT OF LIVE OAK RESIDENTS BY INDUSTRY

In both 1990 and 2000, the agricultural industry employed more Live Oak residents than any other employment sector. It is possible the high proportion of residents in agriculture could lead to high unemployment rates due to the seasonal and cyclical nature of the agricultural industry. Table Community Profile-5 profiles jobs held by Live Oak residents by industry sector in 1990 and 2000. It is important to remember that this information is for jobs held by Live Oak residents, not for jobs located within Live Oak.

TABLE COMMUNITY PROFILE-5  
EMPLOYMENT  
CITY OF LIVE OAK RESIDENTS 1990-2000

	Employment 1990	Percent of Total	Employment 2000	Percent of Total
Total	1,275	100	1,734	100
Agriculture, forestry, fishing, hunting, and mining	297	23.3	403	23.2
Construction	78	6	100	5.8
Manufacturing	210	16.5	264	15.2
Wholesale Trade	19	1.5	83	4.8
Retail Trade	161	12.6	182	10.5
Transportation and warehousing and utilities	22	1.7	75	4.3
Information	0	0.0	0	0.0
Finance, insurance, real estate, and rental and leasing	53	4.2	44	2.5
Professional, scientific, management, administrative, and waste management services	77	6	96	5.5
Educational, health and social services	190	15	206	11.9
Arts, entertainment, recreation, accommodation and food services	9	.7	127	7.3
Other services (except public administration)	98	7.7	87	5.0
Public Administration	61	4.8	67	3.9

Source: U.S. Census Data 1990/2000

The percentage of people employed in the agriculture was nearly identical in both 1990 and 2000, and overall, the industry saw an increase of 106 jobs. The second and third largest employment sectors for Live Oak residents were manufacturing and the educational, health, and social services industry, respectively, in both 1990 and 2000. Both industries experienced increases in the number of jobs held by residents (54 additional jobs in the manufacturing industry and 16 jobs in the educational, health, and social service industry), but the proportions declined slightly (1.3 percent less than 1990 levels for the manufacturing industry and 3.1 percent less for the educational, health, and social services industry).

The industries that experienced the greatest increase in the number of jobs held by local residents were the arts, entertainment, recreation, accommodation and food service industry (increase of 118 jobs),



agricultural industry (106 jobs), and wholesale trade industry (64 jobs). Only two industries saw fewer residents employed in 2000 compared to 1990. The finance, insurance, real estate, and rental and leasing industry had 9 fewer residents working in this sector in 2000 compared to 1990. “Other services” had 11 fewer residents employed in this sector in 2000 compared to 1990.

**LOCAL EMPLOYERS**

In 2008, there were approximately 1,800 jobs provided locally within Live Oak compared to the working residential population of 2,900.<sup>5</sup> This equates to approximately 0.6 jobs available within Live Oak for every 1 working individual.

Large employers within Live Oak include the Live Oak Unified School District and Sunset Moulding Company (Table Community Profile-6). Other large employers in the County are mainly located in Yuba City, 10 miles from Live Oak. As reported by the 2000 Census, 275 Live Oak residents (16.4 percent) worked in the City of Live Oak, 1,087 persons (64.9 percent) worked within Sutter County, and 562 persons (33.5 percent) worked outside the County.

**TABLE COMMUNITY PROFILE-6  
MAJOR EMPLOYERS IN SUTTER COUNTY**

Employer Name	Location	Industry	Employer Estimated Size
Live Oak Unified School Dist	Live Oak	Schools	100-249 Employees
Sunset Moulding Co	Live Oak	Molding-Manufacturers	250-499 Employees
Winco Foods	Yuba City	Grocers-Retail	100-249 Employees
Yuba City Unified School Dist	Yuba City	Schools	100-249+ Employees
Yuba Sutter Gleaners Food Bank	Yuba City	Non-Profit Organizations	100-249 Employees
Sutter County Jail	Yuba City	County Govt-Correctional Institutions	100-249 Employees
Sam's Club	Yuba City	Wholesale Clubs	100-249 Employees
Sierra Central Credit Union	Yuba City	Credit Unions	100-249 Employees
Sierra Gold Nurseries	Yuba City	Nurseries (Wholesale)	100-249 Employees
Larry Geweke Ford	Yuba City	Automobile Dealers-New Cars	100-249 Employees
Lowe's	Yuba City	Home Centers	100-249 Employees
Siller Brothers Inc	Yuba City	Logging Companies (Manufacturers)	100-249 Employees
Environmental Pro Assoc	Yuba City	Tree Service	250-499 Employees
Home Depot	Yuba City	Home Centers	250-499 Employees
Landstar Ranger Inc	Yuba City	Trucking	250-499 Employees
Melaleuca & Assoc	Yuba City	Health & Diet Foods-Retail	250-499 Employees

<sup>5</sup> Dun & Bradstreet Zapdata. Online: <https://www.zapdata.com/>. Labor force information from State of California Employment Development Department, Labor Market Information Division.



TABLE COMMUNITY PROFILE-6  
MAJOR EMPLOYERS IN SUTTER COUNTY

Employer Name	Location	Industry	Employer Estimated Size
Sunsweet Growers Inc	Yuba City	Food Preparations NEC (Manufacturers)	500-999 Employees
Sutter North Surgery Ctr	Yuba City	Hospitals	250-499 Employees
Holt of California	Pleasant Grove and Yuba City	Contractors-Equipment/Supplies (Wholesale)	100-249 Employees
Sysco Food Svc Of Sacramento	Pleasant Grove	Food Products (Wholesale)	250-499 Employees
Wal-Mart	Yuba City	Department Stores	250-499 Employees
Fremont Medical Ctr	Yuba City	Hospitals	1,000-4,999 Employees
Great Beginnings	Yuba City	Clinics	1,000-4,999 Employees
City of Yuba City	Yuba City	Government	300+ Employees
County of Sutter	Yuba City	Government	1000+ Employees

Source: EDD, 2008, City of Live Oak, 2009.

## WAGES BY INDUSTRY

The average annual wage for Live Oak workers employed in agriculture, the largest employment sector in the City, was \$19,033 in 2006. In that same year, average annual wages for individuals working in the second and third largest employment sectors in Live Oak were \$41,509 for manufacturing and \$38,095 for the education and health services industry.<sup>6</sup>

According to the 2008 income limits from HCD, a single person making \$18,850 or less would be considered very low-income if living alone. For a family of four, two workers would need to make at least \$64,600 to be considered a moderate income household. Because agriculture employs such a large proportion of Live Oak's residents, it is important that housing affordable to such families is readily available.

## HOUSEHOLD CHARACTERISTICS

A "household" is defined as a person or group of persons living in and sharing a housing unit, as opposed to persons living in group quarters such as dormitories or prisons. The Census divides households into two different categories, depending on their composition. "Family households" are those that consist of two or more related persons living together. "Nonfamily households" include persons who live alone or in-groups composed of unrelated individuals. Most households in Live Oak are family households.

<sup>6</sup> California Employment Development Department, Labor Market Information Division, California Regional Economies Employment (CREE) Series, About the California Regional Economies Employment Data, Revised May 20, 2008, <http://www.labormarketinfo.edd.ca.gov/?pageid=173>



The 2000 Census reported 1,729 households in the City with an average household size of 3.43 persons. Since the last Census, the average household size in Live Oak was estimated to be 3.56 persons in 2008. This figure is significantly higher than Sutter County and the State of California, both of which report 2.87 persons per household.

Table Community Profile-7 illustrates the number of households and household size from 1980-2008. Household sizes are decreasing in other parts of the state elsewhere, while increasing in Live Oak. The percentage of large families (families of five or more persons) increased between 1990 and 2000. In 1990, 20 percent of all households were large family households (279 households). In 2000, 27 percent of all households were large families (469 households). Since the average household size estimate has also gone up, it is likely that the upcoming 2010 Census will confirm that the percentage of large family households continues to increase in Live Oak. Larger households have their special needs, which will be discussed further under the special housing needs section.

**TABLE COMMUNITY PROFILE-7  
HOUSEHOLD AND HOUSEHOLD SIZE  
1980-2008**

	1980	1990	2000	2008
Households	1,097	1,371	1,729	2,412
Household Size	3.01	3.06	3.43	3.56

Source: U.S. Census 2000, DOF 2008

Table Community Profile-8 provides a breakdown of household types in the City from the 2000 Census and provides a comparison with Sutter County. As mentioned above, the majority, or 80.9 percent of the households in Live Oak were family households, which was substantially higher than the percentage of county households at 73.8 percent. The number of married couples represented approximately 61 percent of the City's household population in both 1990 and 2000. The proportion of households with children in 2000 was substantially higher in Live Oak than in Sutter County. The number of female-headed households with children increased from 7.9 percent to 8.7 percent between 1990 and 2000. The proportion of households with children in 2000 was substantially higher in Live Oak than in Sutter County. Nonfamily households made up approximately 19 percent of the population in 2000, while 26 percent of Sutter County's population lived in nonfamily households.

**TABLE COMMUNITY PROFILE-8  
HOUSEHOLDS BY HOUSEHOLD TYPE, 2000**

Type of Household	City of Live Oak		Sutter County	
	Number	Percent	Number	Percent
Total Households	1,729	100	27033	100
<b>Family Households</b>	<b>1,393</b>	<b>80.6</b>	<b>19,946</b>	<b>73.8</b>
<i>w/children under 18</i>	843	48.8	10,239	37.9
Married couple families	1,050	60.7	15,418	57
<i>w/children under 18</i>	631	36.5	7,455	27.6



**TABLE COMMUNITY PROFILE-8  
HOUSEHOLDS BY HOUSEHOLD TYPE, 2000**

Female householder	247	14.3	3,151	11.7
<i>w/children under 18</i>	151	8.7	1,997	7.4
<b>Nonfamily Households</b>	<b>336</b>	<b>19.4</b>	<b>7,087</b>	<b>26.2</b>
Householder living alone	294	17	5,732	21.2
Householder 65 +	153	8.8	2,325	8.6
Average Household Size	3.43	NA	2.87	NA
Average Family Size	3.85	NA	3.35	NA

Source: U.S. Census 2000

The 2000 Census counted 303 persons residing in group quarters in the City of Live Oak. In 1989, the Leo Chesney Correction Center opened—this facility housed 118 persons in 1990 and currently houses 304.<sup>7</sup> The City also has a convalescent hospital which houses 100 individuals, a private assisted living home with four beds and Teen Challenge, a program to rehabilitate young men, with 20 beds.

## HOUSING STOCK CHARACTERISTICS

Table Community Profile-9 illustrates the composition of Live Oak’s housing units from 1970 to 2008. The number of single-family units has steadily increased since the 1970s. The number of multifamily units has not increased at the same rate but has remained roughly constant for about 20 years. Table Community Profile-10 shows that the number of single-family units grew by 554 units between 2000 and 2008 while the number of multifamily units decreased by 2 units. Live Oak’s annual average growth rate in the number of housing units between 1980 and 1990 was 3.2 percent, while average population growth for the same period was 3.7 percent. Between 1990 and 2000, the average annual growth rate in the number of housing units was 3.0 percent compared to 4.2 percent for the City’s population. The trend of higher population growth compared to growth in housing units continued between 2000 and 2008; 3.8 percent to 4.6 percent. This consistent trend in higher population growth than growth in the housing stock is consistent with the previously reported growth in household size and the increase in the number of large families.

**TABLE COMMUNITY PROFILE-9  
HOUSING UNIT BY STRUCTURE TYPE: 1970-2000**

Year	Total	Single Family	2-4 Units	5+ Units	Mobile Homes
1970	868	745	64	25	27
1980	1,068	837	95	40	96
1990	1,423	1,072	128	104	106

<sup>7</sup> Cornell Companies, Leo Chesney Center operator. Personal correspondence, April 24, 2009.



**TABLE COMMUNITY PROFILE-9  
HOUSING UNIT BY STRUCTURE TYPE: 1970-2000**

2000	1,858	1,475	134	106	143
2008	2,412	2,028	138	104	142

Source: U.S Census Bureau, 1970, 1980, 1990; DOF 2000, 2008

Housing tenure indicates whether a housing unit is occupied by the homeowner or a renter. Jurisdictions with a high percentage of renter-occupied units may indicate a lack of housing affordability. In 2000, approximately 64 percent (1,099) of housing units were owner-occupied and 36 percent (630) were renter-occupied (Table Community Profile-10). This was an increase in owner-occupied units from 58 percent in 1990 to 64 percent in 2000. Of the 358 new units between 1990 and 2000, 85 percent were owner-occupied units. This also indicates an increase in homeownership from 1990, though similar to the increase in Sutter County’s ownership rate from 59 percent in 1990 to 62 percent in 2000.

**TABLE COMMUNITY PROFILE-10  
HOUSING UNITS BY TENURE (2000)**

	1990		2000	
Owner-occupied housing units	796	58.1%	1,099	63.6%
Renter-occupied housing units	575	41.9%	630	36.4%

Source: US Census 2000

Table Community Profile-11 indicates the vacancy characteristics for the City of Live Oak from 1980 through 2008. The vacancy rate increased between 1980 and 1990, declined through 2000, and remained roughly the same in 2008 as in 2000.

**TABLE COMMUNITY PROFILE-11  
VACANT HOUSING UNITS: 1980-2008**

	1980	1990	2000	2008
Occupied	1,059	1,323	1,729	2,292
Vacant	50	90	89	120
% Vacant	4.7	6.4	4.9	5.0

Source: US Census, 1980, 1990, 2000, DOF 2008

Vacancy rates vary substantially by tenure and housing unit type (see Table Community Profile-12). Mobile homes had very large vacancy rates while there were no multifamily units vacant at the time of the 2000 Census.





**TABLE COMMUNITY PROFILE-12  
HOUSING TYPE BY TENURE AND VACANCY  
(2000)**

	Single-Family	Multifamily	Mobile Home	Vacancy <sup>1</sup> Rate
<b>Owner-Occupied</b>	1,053	7	63	3.0%
<b>Renter-Occupied</b>	370	233	54	3.4%
<b>Vacancy Rate<sup>1</sup></b>	3.5%	0.0%	18.2%	4.9%

Source: US Census 2000

<sup>1</sup>Note: Vacancy rates are approximate.

## HOUSING CONDITIONS

Housing conditions are an important indicator of the potential need for housing rehabilitation. By including information on the condition of housing, the City is able to better direct funding to appropriate needs. Older homes are more likely to be in need of some type of repair. As of the 2000 US Census, the majority of the housing stock (63 percent) had been built in the 1970s or earlier (Table Community Profile-13). However, the City experienced a boom in new housing construction since the Census. In 2008, estimates from the California Department of Finance (DOF) indicated there were an additional 554 units added to the housing stock since the 2000 Census, bringing the total number of housing units within the City to 2,412. There have been no new dwelling units constructed within the City since 2008. With the addition of these new homes, the proportion of the number of homes built prior to the 1970s and homes built since then is about even, although the newer homes now make up a slight majority of the total number of housing units, with 1,239 units, or 51.4 percent.

**TABLE COMMUNITY PROFILE-13  
AGE OF HOUSING STOCK**

Year structure built	Number	Percent
2000-2008	554	23.0
1999 to March 2000	4	.17
1995-1998	147	6.1
1990-1994	223	9.2
1980-1989	311	12.9
1970-1979	272	11.3
1960-1969	326	13.5
1940-1959	332	13.8
1939 or earlier	243	10.1
<b>Total</b>	<b>2,412</b>	

Source: U.S. Census 2000, DOF 2008



In 1979, a housing condition survey disclosed that approximately 87 percent of the housing stock was sound; in 1989, 60 percent of the housing stock sound; and, in 2002, the housing condition survey found only 38 percent of the housing stock to be sound. In the 2008 survey, 76 percent of the housing stock was sound. Previous housing surveys targeted key areas of the city. The 2008 housing survey results reflect the substantial number of newly constructed units. Table Community Profile-14 summarizes the housing condition survey conducted in 2008. The rating system was based on exterior housing conditions using the State Department of Housing and Community Development criteria, which rates the conditions of foundations, roofs, siding, windows, and electrical. The status of the items evaluated suggests the condition of the overall structure; however, the specific needs of any particular unit are not known until a complete housing inspection is conducted.

Those units in the “minor rehabilitation” category appeared structurally sound but showed signs of deferred maintenance or upkeep. The house may need a roof replacement or new windows and a paint job. Units with the designation of “moderate rehabilitation” involved repair or replacement of more than one rated system. This category varies widely and may include, for example, a unit that needs replacement of the roof, electrical system, and widows.

“Substantial rehabilitation” involves the replacement of several major systems in the home, such as complete or partial foundation work, repair or replacement of exterior siding or reconstruction of the roof system. “Dilapidated” units are those that would require all of the rated systems to be replaced or significantly repaired to bring the structure into compliance with the current Uniform Building Code, a fact that would make rehabilitation ineffective from a cost perspective.

**TABLE COMMUNITY PROFILE-14  
2008 HOUSING CONDITION SURVEY RESULTS**

Housing Type	Sound	Minor	Moderate	Substantial	Dilapidated	Total
Single Family-no garage	102	41	61	18	4	226
Single Family-detached garage	46	23	6	2	2	79
Single Family-carport	61	27	14	0	0	102
Single Family-attached garage	1,314	156	19	1	0	1,490
Duplex	56	14	8	0	0	78
Multi-family	159	19	16	20	3	217
Mobile	2	55	0	0	55	112
Total	1,740	335	124	41	64	2,304
Percentage	75.5	14.5	5.4	1.8	2.8	100

Note: Approximately 95 percent of the City’s housing stock was surveyed.

According to the survey, 64 units (2.8 percent) of the City’s housing stock are dilapidated, and another 41 units (1.8 percent) are in need of substantial rehabilitation. The percent of units needing rehabilitation is greatly reduced compared to the last housing survey conducted in 2002. Live Oak continually applies for and has been awarded Community Development Block Grant funding and, in the last housing cycle, was awarded funds from the HOME Investment Partnership Program for housing



rehabilitation. The City plans to continue to apply for such funding and hopes to rehabilitate additional units during the period of this Housing Element.

## HOUSING COSTS AND AFFORDABILITY

The ability of households to obtain housing in a particular community is directly dependent on the cost of housing. Affordability is defined by the percentage of households gross income spent on housing costs. The most commonly applied guideline used to equate affordability is no more than 30 percent of the gross household income should be used for housing costs.

Housing is less expensive in the City of Live Oak than in the County as a whole. Table Community Profile-15 below shows the median home value and median rent for homes in the City of Live Oak in 2000 compared to Sutter County and Yuba City, the only other city in Sutter County.

TABLE COMMUNITY PROFILE-15  
MEDIAN HOME VALUE  
CITY OF LIVE OAK-CITY OF YUBA CITY-SUTTER COUNTY

Home Value	City of Live Oak	City of Yuba City	Sutter County
Median Value	85,700	115,700	120,700
Median Rent	385	496	506

Source: U.S. Census 2000

The median home value in the City of Live Oak was 71 percent of the County median and 74 percent of the City of Yuba City's median. The median rent for Live Oak was 76 percent of the County and 77 percent of the City of Yuba City. Lower housing cost may be one reason the City has grown at the rate indicated previously. Beginning in the late 1980s until the early 2000s, new housing construction in the City of Live Oak continued on a regular basis and primarily produced units at prices affordable to moderate income households.

As of June 2008, the average sales price was around \$202,000 in the City of Live Oak and \$228,000 in Yuba City. Since 2008, prices have dropped significantly as the housing market slowed substantially. In February 2009, the median home price of for sale homes in Live Oak was \$173,000. The median price in February 2009 of for sale homes in Yuba City was \$210,000.

The slowing of the housing market has been caused by several factors, including a credit crisis, the value of many homes falling below the amount owed on those homes, a spike in the number of home loan defaults and foreclosures, and a decline in the economy that has caused many workers to lose their jobs. The number of foreclosed homes is higher than the number of homes for sale in both Yuba City and Live Oak. In early February 2009, Live Oak had 69 foreclosed homes and 40 homes for-sale, while Yuba City had 557 foreclosed homes and 179 homes for sale. Despite the recent downturn in the housing market, the median home price is still more than 200 percent higher than it was in 2000.

Although it is impossible to accurately predict future housing prices, a prolonged downturn in the housing market and high foreclosure rates may continue to cause downward pressure on home prices in the next few years. This may increase housing affordability for some residents.



# OVERPAYMENT AND OVERCROWDING

## INCOME AND OVERPAYMENT

The median income in Live Oak in 1989 was \$16,366 and was 40 percent below the Sutter County median of \$27,069. In 1999, Live Oak's median income of \$25,754 was 34.5 percent below the Sutter County median of \$39,300. Table Community Profile-16 compares income distributions between Live Oak and Sutter County. Live Oak has a greater percentage of households in the lower income ranges, while Sutter County has a higher percentage of households in the higher income ranges.

**TABLE COMMUNITY PROFILE-16**  
**2000 INCOME DISTRIBUTION**  
**LIVE OAK AND SUTTER COUNTY HOUSEHOLDS**

	City of Live Oak		Sutter County	
	Number	Percent	Number	Percent
Households	1,801	100	27,098	100
Less than \$10,000	334	18.5	2,734	10.1
\$10,000 - \$14,999	206	11.4	1,975	7.3
\$15,000 - \$24,999	343	19.0	4,097	15.1
\$25,000 - \$34,999	260	14.4	3,568	13.2
\$35,000 - \$49,999	259	14.4	4,512	16.7
\$50,000 - \$74,999	294	16.3	5,133	18.9
\$75,000 - \$99,999	66	3.7	2,619	9.7
\$100,000 - \$149,999	22	1.2	1,713	6.3
\$150,000 - \$199,999	17	.09	412	1.5
\$200,000 or more	0	0	335	1.2
Median Household Income	25,754	(x)	38,375	(x)

Source: U.S. Census 2000

The HCD defines moderate, low, very low, and extremely low income levels to assess housing affordability and cost burden. Moderate incomes are those between 81 and 120 percent of area median income (AMI); low income is defined as between 51 and 80 percent of AMI; very low income is between 31 and 50 percent of AMI; and the extremely low income category is defined as less than 30 percent of the AMI.

Table Community Profile-17 below shows monthly housing costs as a percentage of household income for owners and renters in the City of Live Oak. In general, those who pay more than 30 percent of their gross household income are considered to be overpaying for housing. Approximately 33 percent of householders in 1999 paid more than 30 percent of their income for housing costs. In the renter



category, 44 percent overpaid for housing. As one might expect, overpayment is more common for lower-income households. Among extremely low-income households (owners and renters) with annual incomes less than 30 percent of median, 71.7 percent pay more than 30 percent of their income on housing costs.

**TABLE COMMUNITY PROFILE-17  
HOUSING PROBLEMS**

	Total Renters	Total Owners	Total Households
<b>Household Income &lt;=30% MFI</b>	239	129	368
% with any housing problems	74.9	81.4	77.2
% Cost Burden >30%	70.7	73.6	71.7
% Cost Burden >50%	43.9	65.9	51.6
<b>Household Income &gt;30% to &lt;=50% MFI</b>	202	94	296
% with any housing problems	78.2	89.4	81.8
% Cost Burden >30%	63.9	52.1	60.1
<b>Household Income &gt;50% to &lt;=80% MFI</b>	85	284	369
% with any housing problems	41.2	44.4	43.6
% Cost Burden >30%	0	27.1	20.9
<b>All Households</b>	85	284	369
% Cost Burden >30%	44.2	25.3	32.5

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data. 2000

In addition, it is also important to ascertain how the current housing market may affect the affordability of rental or ownership housing. Table Community Profile-18 below shows, for a 2-bedroom unit, maximum affordable monthly rents and maximum affordable purchase prices for homes, based on the 2008 area median income of \$53,800.

**TABLE COMMUNITY PROFILE-18  
AFFORDABLE MONTHLY HOUSING COSTS MAXIMUM RENTS AND PURCHASE PRICES BASED ON  
PERCENTAGE OF 2008 AREA MEDIAN INCOME (AMI) OF \$53,800**

	Extremely Low (<30% of AMI)	Very Low (31-50% of AMI)	Low (51-80% of AMI)	Moderate (81-120% of AMI)
<b>Income Level (top of range)</b>	\$16,150	\$26,900	\$43,050	\$64,600
<b>Maximum Affordable Monthly Rent/Payment 30% of Gross Income</b>	\$404	\$673	\$1,076	\$1,615
<b>Maximum Purchase Price @ 5.5% Interest</b>	\$66,327	\$110,562	\$176,939	\$265,458
<b>Estimated Monthly Payment at 5.5% Interest (not including property taxes and insurance)</b>	\$377	\$629	\$1,005	\$1,507

Purchase calculations assume a 30-year fixed term, 5.5% loan obtained by a buyer with no other debt payments or income and excludes utilities and maintenance. Calculations provided by bankrate.com Payment Calculator, accessed February 25, 2009. Assumes median income for a family of four.



In a June 2008 survey of 65 homes for sale, no homes were affordable to extremely low or very low income households at the prices listed in Table Community Profile-19. Almost a third of the homes were affordable to low income and 85 percent were affordable to moderate income. As stated previously, most new units in Live Oak are single-family homes, leaving fewer choices for homeownership for those with incomes less than 50 percent of the median.

However, the real estate market in Live Oak has changed even since June 2008; as of February 2009, there were 52 homes listed for sale within the city, ranging in price from \$33,500 to \$399,000.<sup>8</sup> Three of the homes listed for sale are affordable for the Extremely Low Income households, although they are small. Forty-six of the homes were affordable to moderate income households. The drop in housing prices has made home ownership possible for many more people.

In many cases, rental housing can be too expensive for people with lower incomes. According to the most recent data available for rental costs, Live Oak's median gross rent, which includes the cost of utilities, was \$623 in 2007.<sup>9</sup> When compared to the maximum affordable monthly rents shown in Table Community Profile-18, extremely low and very low income households cannot afford this rent.

Lower income levels are related to, but do not necessarily coincide with poverty status. To determine poverty status, the US Census compares an individual's or family's income to a poverty threshold, which is based on several factors, such as overall family size, age, and number of children. In 2000, poverty thresholds were as low as \$8,259 in annual income for individuals over the age of 65 up to a maximum of \$38,322 for a family of nine total members with only one related child.

Table Community Profile-19 shows the poverty status of Live Oak residents. According to 2000 Census data, 26 percent of families and 30 percent of individuals in the City of Live Oak were below the poverty level. The incidence of poverty was highest for children, particularly those in single-parent households; 40 percent of children were in households below poverty level. The incidence of poverty was relatively low for the elderly, with 7.9 percent living below the poverty level, which coincided with Sutter County reporting 7.7 percent.

**TABLE COMMUNITY PROFILE-19  
POVERTY STATUS**

	Number	Percent
<b>Households</b>	<b>1,801</b>	<b>100.0</b>
Households below poverty level	466	25.9
<b>Family Households</b>	<b>1,461</b>	<b>81.1</b>
Families with income below poverty level	380	26.0
<i>With related children under 18 years</i>	334	22.8
Married Couple Families	280	19.2
<i>With related children under 18</i>	246	16.8
Families with Female householder, no husband present	86	5.9

<sup>8</sup> Realtor.com, Live Oak, CA, Real Estate Listings and Live Oak, CA Homes for Sale, online, [www.realtor.com](http://www.realtor.com)..., accessed February 25, 2009.

<sup>9</sup> City-Data.com, Live Oak, CA (California) Houses and Residents, Online, <http://www.city-data.com/housing/houses-Live-Oak-California.html>, accessed February 24, 2009.



TABLE COMMUNITY PROFILE-19  
POVERTY STATUS

<i>With related children under 18</i>	74	5.1
<b>Individuals</b>	<b>6,087</b>	<b>100.0</b>
Younger than 18 years old	2,076	34.1
18 years or over	3,344	54.9
65 years or over	667	11.0
Individuals with income below poverty level	1,840	30.2
Younger than 18 years old	834	45.3
18 years or over	1,006	54.7
65 years or over	53	2.9

Source: U.S. Census 2000

Many individuals living below the poverty level rely on public assistance. In 1990, 213 households (16 percent) received some form of public assistance. According to 2000 Census data, this number decreased to 177 households (9.8 percent) but remains significantly higher than the county rate of 5.1 percent. The number of households receiving Social Security income increased from 1990. While 491 households (36 percent) received Social Security benefits in 1990, the 2000 Census reported 570 households (31.6 percent) receiving benefits. This coincides with the increase in the number of elderly in the City.

## OVERCROWDING

A housing unit is considered overcrowded if it houses more than one person per room, excluding bathrooms, half-rooms, hallways, and porches. Table Community Profile-20 shows the overcrowded households in Live Oak. A total of 445 (25 percent) of occupied housing units in the City of Live Oak had more than one person per room in 2000 compared to 273 (20 percent) in 1990. Of these households, a total of 193 (11 percent) were considered severely crowded, with more than 1.5 persons per room. Rental households had a higher percentage of overcrowding, with a total of 28 percent; 17 percent were categorized as severely overcrowded. The total percentage of owner-occupied overcrowded households was a little lower, at 24 percent; however, unlike the rental households, only 7 percent of owner-occupied households were considered to be severely overcrowded. Most of the owner-occupied overcrowded households housed 1.01 to 1.5 persons (16 percent).

In general, the greater the number of bedrooms in a home, the larger the family that home will be able to accommodate without overcrowding. Table Community Profile-21, which shows the number of bedrooms per owner- or renter-occupied unit, has been included below to compare number of bedrooms and tenure. As demonstrated in the table, the majority (60.7 percent) of owner-occupied housing units have three or more bedrooms, whereas only 24.4 percent of renter-occupied housing units have three or more bedrooms. In fact, most rental units have either one (34.9 percent) or two (28.2) bedrooms, and none have five or more bedrooms. Using this information, it can be inferred that,



overall, renter-occupied units tend to be smaller than owner-occupied housing units. This can limit housing options for larger families with lower incomes that cannot afford to own a home.

**TABLE COMMUNITY PROFILE-20  
OVERCROWDED HOUSEHOLDS**

Persons per Room	Owner		Renter		Total Overcrowded	
	Households	Percent	Households	Percent	Households	Percent
1.00 or less	859	76	476	72	1,335	75%
1.01 to 1.50	185	16	67	10	252	14%
1.51 or more	79	7	114	17	193	11%
Total	1,123	100	657	100	1,780	100%
% Overcrowded by Tenure		24		28		25%

Source: 2000 U.S. Census

**TABLE COMMUNITY PROFILE-21**

**NUMBER OF BEDROOMS BY TENURE**

Owner-occupied housing units			Renter-occupied housing units		
Number of Bedrooms	Units	Percent	Number of Bedrooms	Units	Percent
Total Units	1,123	100	Total Units	657	100
No bedroom	32	2.8	No bedroom	83	12.6
1 bedroom	98	8.7	1 bedroom	229	34.9
2 bedrooms	312	27.8	2 bedrooms	185	28.2
3 bedrooms	624	55.6	3 bedrooms	151	23
4 bedrooms	49	4.4	4 bedrooms	9	1.4
5 or more bedrooms	8	0.7	5 or more bedrooms	0	0

Source: 2000 U.S. Census

One general method to address overcrowding is for the City to encourage the continued development of large units in multifamily and single-family projects in the City. Special focus should be made towards providing larger rental units, possibly with a focus on multifamily units or very low-cost ownership housing as the supply of this type of unit seems to be insufficient.





## SPECIAL HOUSING NEEDS

Within the general population, there are several groups that have special housing needs. These needs may affect the ability of many Live Oak residents to find suitable housing. The following subsections will discuss the special housing needs of six groups identified in State Housing Element Law - Government Code, Section 65583(a)(7); farm workers, large households, persons with disabilities, female-headed households, and the homeless. An analysis of extremely low-income households has been included in this section as well.

### FARM WORKERS

The City of Live Oak is located in a highly agricultural-oriented area. During each year, agricultural employment fluctuates widely and appears to be on a downward trend. In 1990 the City of Live Oak had over 36 percent of its total employed working in agricultural related jobs and in 2000 this dropped to 23.2 percent.

The City of Live Oak does not contain any land that is zoned for agricultural uses. All agriculturally zoned land is located in the unincorporated area of Sutter County. The County does permit farm labor camps subject to a conditional use permit.

The Yuba-Sutter Consolidated Housing Authority maintains 265 units in Yuba City for use by farm and migrant laborers. Of this number, 79 units are in a migrant farm labor project, which is owned by the State of California. The facility was recently rehabilitated and is operated from May 1 to October 31 each year. These facilities offer onsite medical and daycare services and English classes. Management-stated vacancies are rare, and the temporary units are full each year. According to the Housing Authority, many of these families use local First Time Homebuyer Programs to purchase homes.

Additionally, in 1996 the Farmers Home Administration completed the second phase of a 96-unit farm housing project near Yuba City. Mahal Plaza is a year round farm labor housing complex and provides onsite daycare and other services in job training and language. The property, owned and managed by California Human Development Corporation, was annexed into the City of Yuba City. The vacancy rate for these units is generally very low. In fact, most vacancies are due to tenants leaving farm-related jobs for employment outside the agriculture business, which disqualifies them from the program. Many families that have lived in this project have also participated in the local First Time Homebuyer Programs.

In the nearby City of Gridley (7 miles north on Highway 99), the Butte County Housing Authority provides a 130-unit labor camp. The units are available to families meeting the specific income criteria. The facility provides a medical clinic and daycare on site. The units are occupied by farmworkers working throughout the region. The units remain full at all times and the management of the facility has noted a need for more units for seasonal migrant workers.

Overall, there is a noted need for additional farm worker housing. The Northern California Growers Association reported that this problem is only getting worse. The City will continue to support development of farm worker housing units and review zoning designations and densities to ensure adequate sites for all types of housing. The City recognizes that it is a part of a larger regional environment in which farm labor needs have to be examined in terms of geographic, economic, social



and climatic conditions. The City intends to work with Sutter County, the State, Farmers Home, Consolidated Housing Authority of Sutter County, and other regional agencies to solve the problems associated with this need.

## **LARGE FAMILIES**

The U.S. Department of Housing and Urban Development (HUD) defines a large family as one with five or more members. According to the 2000 Census data, 1,461 (82 percent) of all households in the City of Live Oak were family households and of these households, 485 (27 percent) had five or more members.

Large families require housing units with more bedrooms than those needed by smaller households. They also may require safe outdoor play areas for children and should be located near community resources. These types of needs can pose problems for large families that cannot afford to buy or rent single-family houses; townhomes, apartments and condominium units are often developed with smaller households in mind.

In 2000, only 64 housing units had four or more bedrooms. Although the number of larger units increased as a proportion to all units, overcrowding data seems to indicate that there is a need for additional large units.

As part of the rehabilitation efforts, the addition of bedrooms can be encouraged to relieve overcrowding. In addition, the city will continue to encourage development of large family units in multi-family and single-family projects in the City.

## **PERSONS WITH DISABILITIES**

It is difficult to obtain complete data on the disabled population of the City of Live Oak. In 1990 the Census did not include general disability status indicators, but the 2000 Census did make changes that expanded the information gathered on persons with disabilities.

According to the 2000 Census, 1,099 persons in the City of Live Oak had a disability. The Census classifies the disability as, sensory (blindness, deafness), physical (condition that substantially limits one or more basic physical activities), or mental (difficulty with learning, remembering or concentrating). The Census also tracks if the person had a disability that could limit self-care (dressing, bathing, getting around the home), going outside the home (shop or doctor visits), and employment for age 16-64. Table Community Profile-22 below shows information derived from the 2000 U.S. Census with regard to disability status and type of disability, of persons 16 years of age or older.

Households with disabled members can have a variety of special housing needs. The following outlines key concerns:

- ✓ Adequate access to units and common areas
- ✓ Supportive living arrangements
- ✓ Access to social services and community services
- ✓ Insufficient income to afford market-rate housing



TABLE COMMUNITY PROFILE-22  
PERSONS WITH DISABILITIES  
CITY OF LIVE OAK 2000

Age	16-64 years		65-over years		Total 16 + years with Disability	
	Number	Percent	Number	Percent	Number	Percent
Sensory	125	11.4%	134	12.2%	259	23.6%
Physical	317	28.8%	254	23.1%	571	52%
Mental	203	18.5%	123	11.2%	326	30%
Self Care	104	9.5%	44	4%	148	13.5%
Going Outside home	309	28.1%	155	14.1%	464	42.2%
Employment	440	40%			440	40%

Source: U.S. Census 2000

In some cases, a disability may limit a person’s ability to obtain employment or work in a job that provides a living wage. As a result, many persons with disabilities may not have enough income to afford market rate housing, especially if their disability requires special accommodation for the design of their home, such as ramps, elevators, one-story construction, or other special equipment. In addition, many disabled persons may have higher health care costs, which could further limit their income, limiting their ability to afford market rate housing. Working people may find it difficult to find housing that with these special accommodations close to their place of work or in areas with convenient access to public transportation. Table Community Profile-23 shows the number of people with mobility and self-care limitations with housing cost burdens. As shown, nearly 50 percent of people with mobility and self-care limitations have some sort of cost burden for housing.

Other disabled persons may not be able to live independently, and as a result, may need to live in group homes, assisted living facilities, or other supportive living facilities. Live Oak contains one licensed adult residential care facility, which provides 24-hour non-medical care to adults aged 18 to 59 who may not be able to care for themselves independently due to physical, developmental, or mental disabilities. This facility has a licensed capacity for six people. In addition, the City two senior living facilities that may be able to provide some of these services to disabled seniors, although not all residents living in these facilities may be disabled. One facility is a licensed residential care facility for the elderly, and provides assistance with daily care for people over the age of 60. The other facility is a large nursing facility for seniors, which provides 24-hour daily assistance, including medical care, mental health services, social work services, physical therapy, and activities with 99 certified beds. Not all of the residents in these facilities are disabled, but they provide services that may be required by disabled seniors.



TABLE COMMUNITY PROFILE-23  
HOUSING PROBLEMS FOR PERSONS WITH MOBILITY AND SELF-CARE LIMITATIONS<sup>1</sup> IN LIVE OAK

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Extra Elderly <sup>2</sup> 1 & 2 Member Households	Elderly <sup>3</sup> 1 & 2 Member Households	All Other Households	Total Renters	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Owners	
1. Household Income <=50% MFI	30	14	69	113	10	14	45	69	182
2. Household Income <=30% MFI	20	10	35	65	10	4	25	39	104
% with any housing problems	0	100	71.4	53.8	0	0	60	38.5	48.1
3. Household Income >30 to <=50% MFI	10	4	34	48	0	10	20	30	78
% with any housing problems	0	0	88.2	62.5	N/A	0	100	66.7	64.1
4. Household Income >50 to <=80% MFI	0	10	20	30	20	35	50	105	135
% with any housing problems	N/A	0	50	33.3	50	28.6	60	47.6	44.4
5. Household Income >80% MFI	10	0	10	20	20	40	60	120	140
% with any housing problems	0	N/A	100	50	0	37.5	66.7	45.8	46.4
6. Total Households	40	24	99	163	50	89	155	294	457
% with any housing problems	0	41.7	75.8	52.1	20	28.1	67.7	47.6	49.2

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data. 2000

Notes:

1. This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.
2. An extra elderly household is defined as a one or two member household, with either person 75 years or older
3. An elderly household is defined as a one or two member household, with either person 62 to 74 years



Current building codes incorporate the requirements of the Housing Act of 1988 and the Americans with Disabilities Act. Newer housing construction will at least meet the minimum standards for disabled access. Current subsidized rental units with handicapped accessibility are found in the Country Oaks Apartments and the Senior Village Apartments. The units in the Senior Village facility have lowered cabinets and countertops, but still have tub showers, rather than walk-in showers.<sup>10</sup> The City of Live Oak will continue to support programs for retrofitting older housing stock to meet the new standards.

## FEMALE-HEADED HOUSEHOLDS

According to the U.S. Census Bureau, a single headed-of-household includes one adult caring for at least one dependent minor or adult. In 1990, there were 159 female-headed households (no husband present) in Live Oak, and by 2000 this figure increased to 227. There were 67 male-headed households (no wife present) in 1990 and 82 in 2000. Table Community Profile-24 below presents the data regarding the composition of the City of Live Oak family households.

TABLE COMMUNITY PROFILE-24  
SINGLE HOUSEHOLDERS AND POVERTY STATUS

Household Composition	Total Households	% of Total	Households in Poverty	% of Total
<b>Family Households</b>				
Male Householder, no wife present	82	26.5	14	17.1
<i>With related children</i>	69	22.3	14	20.3
<i>No related children</i>	13	4.0	0	0
Female Householder, no husband present	227	73.5	86	37.9
<i>With related children</i>	142	62.6	74	52.1
<i>No related children</i>	85	37.4	12	14.1
Total Family Households	1,461	100.0	100	6.8

Source: U.S. Census 2000

Due to the presence of only one working adult, single-headed households often have lower incomes and therefore more difficulties finding adequate, affordable housing than families with two working adults. Additionally, single-headed households with small children may need to pay for childcare, which further reduces disposable income. The median annual income for female-headed households with children under 18 present was \$12,321 in 1999, compared to the overall median household income of 25,754.<sup>11</sup> This means that on average, female-headed households had annual incomes approximately 48 percent of the overall median household income. Although data that specifically addresses the housing cost burden of female-headed households is not available, nearly 82 percent of all households in Live Oak

<sup>10</sup> Diana Douglas, Consolidated Area Housing Authority of Sutter County, personal communication, April 14, 2009.

<sup>11</sup> US Census Bureau, 2000 Census, Summary File 3, available online <http://factfinder.census.gov>, accessed March 2, 2009.



with incomes between 30 and 50 percent of the city's median family income overpaid for housing. Therefore, it is reasonable to assume that this holds true for female-headed households as well. Female-headed households with related children were the most likely of all family types to be in poverty. As shown, 52.1 percent of female-headed households with children are in poverty. Approximately 22.8 percent of all family households with children present are in poverty. This special need group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important for single-headed families to be located near childcare facilities, schools, youth services, medical facilities, and senior services. The City of Live Oak has supported and will continue to support programs to benefit this special needs group. The addition of the Head Start facility, which services 80 children and their families, has expanded the resources available to single-headed households in the City of Live Oak.

## **ELDERLY**

Senior households are defined as households with one or more persons over the age of 65 years. In the 1990 census, 10 percent (448 people) of the population in the City of Live Oak was 65 years old or older. The 2000 Census showed that 10.4 percent (667 people) of the population in the City of Live Oak were over 65 years of age and 47.2 percent of those people were reported to have a disability. In 1990, less than 3 percent of 65+ persons were found below the poverty level. The 2000 Census showed that the percentage of seniors with incomes below the poverty level more than doubled in 10 years, to 7.9 percent. Even so, the poverty rate among seniors is less than the population at large because most seniors receive social security, pensions, and/or other retirement benefits sufficient to keep their incomes above the poverty level.

About 70 percent of senior householders own and 30 percent rent their housing. Many seniors own their home outright or may have lower mortgage payments due to requiring smaller homes or lower purchase prices. Since so many seniors own their homes, monthly housing costs are generally minimal, although increases in property taxes, insurance rates, and utility costs could potentially decrease affordability for seniors on fixed incomes over time. In addition, maintenance costs and other unusual expenses may be an issue for senior owner-occupied households. Targeted maintenance and renovation programs may be especially helpful to this population.

There is one age-restricted owner-occupied community, a privately-owned senior mobile home park which consists of 55 units and serves as an important part of the housing stock for seniors in the community. This provides a low cost alternative for senior living.

As stated above, 30 percent of seniors in Live Oak rent their housing, and 17.6 percent (111 households) of all renter households are senior households. A total of 74 renter households are reported as living alone. Unlike seniors living in housing they own, renters are subject to rising rents due to overall increases in the cost of living and inflation over time. Most of the elderly renters reside in the senior apartment complexes, which have subsidized rent, based on income. The City has three specific senior designated rental complexes; Senior Village, Odd Fellows, and Butte View Estates. In 2009, the number of seniors using Housing Choice Vouchers (Section 8) had not changed drastically since the last Housing Element update, with seniors making up about 20 percent of 39 households using the vouchers in the City.<sup>12</sup>

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<sup>12</sup> Judy Granning, Consolidated Area Housing Authority of Sutter County, personal communication, April 14, 2009.



Combined, the City of Live Oak has 96 subsidized rental units available for the elderly population. According to future forecasts, the City will need to focus efforts in and supply additional units to meet the growing need for senior housing in the years to come. One way to alleviate the need for additional elderly housing is through the second unit, or granny flat, program. This is an inexpensive way to accommodate additional units for the elderly and to increase the density of units in the City. Other ways to meet the needs of this group is additional senior mobile home parks and continuing the downtown mixed-use program of senior housing.

## HOMELESS PERSONS

Quantifying the homeless population in a community that does not have a well-developed network of homeless assistance providers is a very difficult task. The City of Live Oak may well have a limited homeless population, but the size of this population is difficult to estimate because there are no formal homeless shelters or other facilities such as daytime service centers, where homeless people would be attracted and their numbers easily counted. Due to the transient nature of this population, their numbers fluctuate in any one area.

Nine primary groups comprise the homeless population: traditional single male transient, deinstitutionalized mental patients, teen runaways, evicted families and individuals, battered women and their children, victims of disaster, illegal immigrants, and alcohol and drug addicts.

There are several options a city has to assist the homeless population. It can provide emergency short term shelter, transitional shelters, and/or permanent subsidized housing. Currently, any homeless family seeking assistance is referred to Sutter County Social Services - Welfare Department or other facilities as listed below. The City of Live Oak has not had a large problem and being a small town does not have the means to set up shelters of its own.

The local school district tracks the homeless students in the school. There are no homeless students currently enrolled in the Live Oak Unified School District.

## SERVICE PROVIDERS

Yuba Sutter Consolidated Housing Authority does not currently provide any emergency housing or temporary housing for the homeless. However, the organizations listed below provide some services for the homeless in the region, including Live Oak.

**Casa De Esperanza** provides service to battered individuals throughout the Yuba and Sutter region. This program may provide transitional housing for up to five families for 18 months, and the organization has a policy that ensures no person or family is turned away. The program has been expanded to assist the elderly and significant others in abusive situations. Casa de Esperanza also continues to provide services and housing to juveniles in coordination with the counties. For the City of Live Oak, staff was only able to –comment that an increase in services to Live Oak residents has been noted. This increase seemed to be linked to outreach in the area.

**Salvation Army** provides services through the family crisis center located in Marysville. The facility has 58 beds and 13 rooms, which allows for eight single women and eight single women with children. It also has facilities to house a family with up to seven members. The program will allow participants to receive services for up to six months, as long as they follow the program and the goals outlined with the



program’s counselors. The program provides counseling services, parenting classes, anger management programs, children and youth programs, job training and others services to assist the person or family with self-sufficiency. Additionally the program has 12 housing vouchers available for long term housing assistance. The Salvation Army does not track individuals by the location where they became homeless and is therefore unable to provide data relating specifically to the City of Live Oak. However, services needs have increased over the year, although exactly to what degree is not known. This local service facility does not have boundary limitations on the services it provides. The program will assist anyone from any location.

**Twin Cities Rescue Mission** is a privately owned and operated temporary housing facility located in Marysville. The facility houses 40+ men. In previous years, the facility also provided facilities for women and children, but this service was discontinued due to lack of use. The local program Manager stated in the past 10 years only one or two participants have been from the Live Oak area and a majority using the services are recent parolees. The facility provides temporary housing for five days or longer, along with breakfast and dinner, chapel services, and shower facilities.

**Christian Assistance Network (CAN)** provides various forms of assistance for area residents. All requests for assistance are received through churches and other agencies. The network consists of 28 area churches and provides assistance with temporary shelter for disaster victims, a central food closet, clothing closet, and holiday food baskets. Services are limited according to the types of assistance currently available, which continuously changes. Staff members do not track persons who receive assistance by location but most requests from the City of Live Oak are during the harvest season, from migrant workers, and the request is primarily for food assistance.

More recently, a group has been formed to begin collecting data regarding the homeless population in Yuba and Sutter counties. The Yuba-Sutter Homeless Consortium is comprised of members from each agency providing service to the homeless along with members from each community including Live Oak. This data will be collected and analyzed on a regular basis and then provided in a comprehensive report to each community. This will allow the City of Live Oak to more effectively track the needs of the community and, in the future if required, establish programs to meet the needs found through this process.

The Live Oak Zoning Ordinance does allow Homeless, Emergency, and Transitional shelters in R-4 residential zones without a conditional use permit, and in commercial and industrial zones with a conditional use permit (CUP) There are no specific limitations for the development of homeless shelters. CUP conditions are limited to those necessary to meet building codes and development standards as described under the zoning ordinance. Upon receipt of a homeless shelter proposal, approval procedures, concurrent possessing, and incentives identified under Program A.6 will apply to help facilitate and encourage the development of special need housing.

## EXTREMELY LOW-INCOME HOUSEHOLDS

Households in the extremely low-income (ELI) category (with incomes 30 percent or less of median income) have special housing needs because they are unlikely to find market-rate housing that is affordable at any price. For a family of four in Live Oak, this extremely low income equates to \$16,150 or less in household income. ELI households may be homeless or in danger of becoming homeless because of their inability to find appropriately priced housing.





According to the U.S. Census 2000, more than 20 percent of Live Oak residents had incomes in the ELI category. Of the 368 households, 129 were homeowners and 239 were renters. A higher proportion of renters (65 percent) than owners were in the ELI category. If these proportions continued to hold true, in 2008, there would have been approximately 500 households that made less than 30 percent of the area median income.

ELI households tend to have the highest cost burden of all income categories. In Live Oak, more than 70 percent of all ELI households are overburdened and over 50 percent are severely overburdened (Table Community Profile-25).

TABLE COMMUNITY PROFILE-25  
EXTREMELY LOW-INCOME HOUSEHOLDS

	Renters	Owners	Total
Percent with cost burden >30 percent	70.7	73.6	71.7
Percent with cost burden >50 percent	43.9	65.9	51.6

Source: CHAS 2000

Although the determination of poverty status is different from the determination of an ELI household, many such households are in poverty. As stated previously under "Income and Overpayment," 26 percent of families and 30 percent of individuals in Live Oak were determined to be in poverty in 2000. Like the overburdening of ELI households, many people in poverty experience the same difficulty in obtaining affordable housing. In order to alleviate this, ELI households and people in poverty may require specific housing solutions; including subsidies, housing with supportive services, single-room occupancy units, shared housing, or other solutions.

## ASSISTED HOUSING DEVELOPMENTS "AT RISK" OF CONVERSION

State law requires local municipalities to identify and develop a program in their housing elements to preserve assisted, affordable multifamily units. Local municipalities are required to provide an inventory of assisted, affordable units that are eligible to convert within ten years and an estimate of the cost to replace or preserve such units.

Over the past several decades developers have constructed affordable units with the assistance of federal, state, or local funding (loans or grants). Assisted developments usually require agreements to restrict the rents and/or occupancy to lower income households for a specified time period.

The City of Live Oak contains six assisted rental housing developments, with a total of 167 assisted units. When the period of restricted rents/occupancy expires, a property owner may charge market rents for the previously restricted units. If rents rise to market level, low income occupants may have to find alternative housing.

Table Community Profile-26 (below) presents a list of assisted multifamily housing units in Live Oak, including those which have income restrictions that expire during the next 10 years. The last column indicates the risk level of each property. Risk was assessed based on information from the California



Housing Partnership Corporation, as well as knowledge of City staff and information provided by the property managers of some properties. At-risk indicates that a property may convert to market rate within 5 years. Lower risk indicates that a property may convert to market rate in 5 - 10 years. Low risk indicates that a property cannot convert to market rate for at least 10 years. Although projects with agreements expiring within the next 10 years are required by law to be listed, these units may not actually convert. For example, the Butte View Estates property is listed at risk because its current contract is set to expire in 2010, although property management is currently in the process of extending the contract until 2015 and intends to maintain the property as an affordable senior community for years beyond that.

**TABLE COMMUNITY PROFILE-26  
SUMMARY OF AT-RISK UNITS**

Project Name	Address	No. & Type of Units	Type of Subsidy	Non-Elderly units	Elderly units	Current Owner	Affordability	Earliest Date of Expiration	Risk (through 2019)
Centennial Arms	9829 N Street	21 16-1BR 5-2BR	USDA Rural Development Section 515	21	0	Filmore-Triplett Developers	Low Income	2012	At-Risk
Butte View Estates (62+)	9400 Larkin Road	28-1BR 4-2BR	USDA Rural Development Section 515, Section 8	0	32	Filmore-Triplett Developers	Low Income	2010	At Risk
Country Oak Apartments	2551 Allen Street	50 (20 assisted) Mixed Bedroom	USDA Rural Development Section 515	20	0	PAM Corporation	Low Income	2007	At-Risk
Maple Park	Maple Park Drive	30 <sup>a</sup> 14-3BR 15-2BR 1-1BR	HUD	30	0	Sutter County Housing Authority	Low Income	2029	Low
Senior Village	2750 Date Street	50	HUD	0	50	Sutter County Housing Authority	Low Income	2029	Low
Oddfellows Building (Senior Housing)	9896-9904 Broadway Street	4-Studio 9-1BR 1-2BR	Tax Credit, HOME	0	14	Mercy Housing	Very Low Income	2053	Low
<b>Total</b>				<b>71</b>	<b>96</b>				

Notes: a) this is the total number of existing units. This property has been approved for renovation and rehabilitation, which will increase the total number of units at this property to 40.



## PRESERVATION OPTIONS

In addition to identifying units at risk of converting to market rate housing, Government Code Section 85583(a)(8)(B) requires a comparison of costs to replace lost units through construction or rehabilitation to the cost of preserving the existing units. Preservation of the at risk units can be achieved in several ways, including 1) facilitating a transfer of ownership of these projects to by affordable housing organizations; 2) purchasing of affordability covenants; and 3) providing rental assistance to tenants.

### TRANSFER OF OWNERSHIP

A transfer of ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable. By transferring property ownership to a non-profit organization, low-income restrictions can be secured indefinitely and the project becomes eligible for a greater range of governmental assistance.

A review of multifamily listings in Sutter County revealed that the average cost to purchase a multifamily development was \$97 per square foot<sup>13</sup>. The average size of a unit was 700 square feet and the average cost to buy a unit was \$67,215. There are 73 units at risk of converting to market rate within 10 years in Live Oak. If these were purchased, the estimated cost of acquiring these would be \$4,906,695.

### PURCHASE OF AFFORDABILITY COVENANT

Another option to preserve the affordability of at-risk projects is to provide an incentive package to owners to maintain the projects as low-income housing. Incentives could include writing down the interest rate on the remaining loan balance in the form of a payment to the project lender and/or supplementing the fair market rent to market levels, if market rents are substantially more than the HUD allowed fair market rent. It is difficult to estimate the cost of purchasing affordability covenants due to the number of variables in such a purchase

### RENT SUBSIDY

The at-risk projects are funded through the USDA Rural Development Section 515 Program. Rental assistance to the projects could be structured in a similar fashion to Section 8. The feasibility of this alternative is highly dependent on the availability of funding sources necessary to provide the rental subsidies and the willingness of the owners to accept the subsidies if they are provided. Tenant-based subsidies could be used to preserve the affordability of housing. The City, through a variety of potential funding sources, could provide a voucher to lower-income households. The level of subsidy required to preserve at-risk affordable housing through rent subsidies is estimated to equal the Fair Market Rent for a unit minus the housing cost affordable by a lower-income household.

Table Community Profile-27 shows the rental subsidies required to preserve at-risk units. The calculations assume that extremely low-income households would be the likeliest recipients of rental subsidies. The total cost for rental subsidies would range from \$252 to \$346 per unit per month, which equates to \$253,464 annually.

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<sup>13</sup> Loopnet.com, March 25, 2009



TABLE COMMUNITY PROFILE-27  
POTENTIAL RENT SUBSIDIES

Per Unit Affordable Rent + Utilities	1 Bedroom*	2 Bedroom**
A. Extremely Low Income (30% AMI)	\$323	\$361
B. Per Unit Fair Market Rent	\$575	\$707
C. Monthly Per Unit Subsidy (B-A)	\$252	\$346
D. Annual Subsidy/Unit (C * 12)	\$3,024	\$4,152
<b>Total "At Risk" Units</b>	44	29
<b>Total Annual Subsidy</b>	\$133,056	\$120,408

\* Assumes 2-person household paying 30 percent of household income on rent and utilities.

\*\* Assumes 3-person household paying 30 percent of household income on rent and utilities.

### CONSTRUCTION OF REPLACEMENT UNITS

Constructing new low-income housing units is another means of replacing at-risk units that convert to market-rate use. The cost of developing the new housing depends upon a variety of factors, including density, unit size, location, land costs, and type of construction. Using information from RS Means cost data, it can be estimated that construction costs for multifamily developments average \$135 per square foot. Based on this average, construction of replacement units would cost approximately \$11,665,116, assuming an average unit size of 700 square feet. Land and other development costs were also factored into this sum but could be change depending on the number of sites used to construct the housing as well as the location of the sites. The cost of constructing replacement units far exceeds the cost of the other two alternatives.

### COST COMPARISONS

Based on the calculations, providing rental subsidies offers the least costly alternative for preserving the units while construction of new units is the most costly. Both the construction of new units and the transfer of ownership to a non-profit entity ensure long-term affordability of the units. Though rental subsidies are the least costly alternative, the subsidies do not necessarily ensure the long-term affordability of the units. Given that the projects are financed through the Section 515 program, refinancing through the program or transfer to a nonprofit entity are the most likely alternatives, and would ensure the long-term affordability of the units.

In summary, the three cost estimating scenarios find the relative preservation costs to be:

- ✓ Acquisition and rehabilitation - \$4,906,695.
- ✓ Rent subsidy- \$253,464 annually or \$2,905,681 over ten years<sup>14</sup>.
- ✓ Replacement through new construction - \$11,665,116.

Replacing or preserving the 73 at-risk units is costly, regardless of the method. Providing a rent subsidy program may appear to be the least costly option. However, many federal and state funding programs are available for acquisition, rehabilitation, and new construction of affordable housing which may greatly reduce the cost to the County.

<sup>14</sup> Assumes a 3 percent inflation rate per year.



## **OPPORTUNITIES FOR PRESERVATION**

The Government Code requires the County to identify local non-profit corporations which have the “legal and managerial capacity to acquire and manage” the at-risk units or the apartment complexes containing the at-risk units. The County is also required to identify the federal, state, and local financing and subsidy programs that may be considered to preserve these units.

## **RESOURCES FOR PRESERVATION**

Potential funding sources to assist in the preservation of at-risk units include Tax Exempt Bond Financing, CDBG and HOME funds, and the 20 percent housing set-aside funds from the City’s Redevelopment Agency. The City can use these funds to provide gap financing to assist non-profits in acquiring an ownership share in the complexes containing at risk units. In addition to the Sutter County Housing Authority, several non-profit corporations are available to acquire or manage at-risk units in Yuba or Sutter Counties. These include:

- ✓ Mercy Housing,
- ✓ Christian Church Homes of Northern California, Inc.,
- ✓ Rural California Housing Corp, and
- ✓ Community Housing Improvement Program, Inc.



# OPPORTUNITIES FOR ENERGY CONSERVATION

## STATE LAW

State law (Government Code Section 65583[a][7]) requires housing elements to contain an analysis of opportunities for residential energy conservation. According to the California Department of Housing and Community Development, the energy conservation section of a housing element must inventory and analyze opportunities to encourage the incorporation of energy saving features, energy saving materials, and energy efficient systems and design for residential development. Housing element policies and programs should address the environmental significance and operational benefits of employing energy conservation in the building and retrofitting of housing.

According to the U.S. Department of Energy, residential energy use accounts for about 21 percent of all energy use nationwide, although homes in the Pacific region, with its milder climate, use up to 35 percent less energy than homes in other parts of the country. Space heating and cooling account for about 43 percent of residential energy use, followed by water heating (12 percent), and lighting (11 percent). Greater energy efficiency in these three residential components would greatly contribute to an overall reduction in energy use.

Opportunities for residential energy conservation exist at all levels: the individual dwelling unit, the residential project, the neighborhood, the community, and the region. As described in this chapter, the City of Live Oak has strategies, policies, and programs to address opportunities for energy conservation, including residential energy conservation, at all of these levels. Opportunities for residential energy conservation include:

- ✓ Compliance with minimum energy conservation standards for residential construction and operations (heating, cooling, cooking, refrigeration, etc.). California requires cities and counties to enforce minimum energy efficiency standards through state building code standards (Title 24 of the California Code of Regulations) and through energy efficiency standards for household appliances.
- ✓ Retrofitting of existing homes that are energy inefficient through weatherization, rehabilitation, and the replacement of older appliances.
- ✓ Energy efficient project site planning that takes maximum advantage of natural systems (sun, shade, wind) for lighting, heating, cooling, and generation of electricity.
- ✓ Neighborhood design and layout that encourage alternatives to automobile use through higher density, mixing of uses, a high degree of transportation connectivity, and street design to encourage all types of mobility.
- ✓ Community and regional growth strategies that emphasize infill development; higher intensity and mixed-use development along transportation corridors.
- ✓ Neighborhood, community, and regional centers with a mix of employment, housing, retail, and services.



- ✓ The placement of housing for a variety of households and income levels as close as possible to job centers and services.
- ✓ Water conservation, water conserving landscaping, and stormwater management systems that reduce energy use.

The City's strategies and policies related to energy conservation are shaped by several state, regional, and local initiatives and programs. Among the most important initiatives and programs described in this chapter are:

- ✓ State building code standards for energy efficiency (Title 24);
- ✓ The state's emerging climate change strategies focused on reductions in greenhouse gas emissions, as required by AB 32, the California Global Warming Solutions Act of 2006; and,
- ✓ The City of Live Oak General Plan.

## STATE ENERGY EFFICIENCY REQUIREMENTS FOR NEW CONSTRUCTION

Title 24 of the California Code of Regulations contains California's building standards for energy efficiency. Each city and county must enforce these standards as part of its review of building plans and issuance of building permits. The standards, prepared by the California Energy Commission, were established in 1978 in response to a state legislative mandate to reduce California's energy consumption. The standards are updated periodically to consider and incorporate new energy efficiency technologies and methods. A new set of standards will be in effect as of August 1, 2009. The Energy Commission estimates that California's building efficiency standards (along with those for energy-efficient appliances) have saved more than \$56 billion in electricity and natural gas costs since 1978. It is estimated the standards will save an additional \$23 billion by 2013.

## GREENHOUSE GAS EMISSIONS REDUCTIONS

The State of California adopted the California Global Warming Solutions Act in 2006 (Assembly Bill 32) and declared that "global warming poses a serious threat to the economic well-being, public health, natural resources, and the environment of California." In adopting the act, the Legislature found that human activity is one of the leading contributors to an increase in carbon dioxide, methane, and other "greenhouse gases" (GHGs). The state has declared that these gases are leading to an increase in average global temperatures and contributing to changes in climate throughout the world. The purpose of the act is to reduce GHG emissions to 1990 levels by 2020 (25 percent reduction over current levels) and then to reduce GHGs to 80 percent below 1990 levels by 2050. Since greenhouse gas emissions are closely tied to energy sources and uses, the implementation of AB 32 will have important ramifications for Live Oak's opportunities for energy conservation.

The California Air Resources Board (ARB) is responsible for implementation of AB 32. AB 32 requires that ARB adopt a quantified cap on GHG emissions representing 1990 emissions levels and disclose how it arrives at the cap; institute a schedule to meet the emissions cap; and develop tracking, reporting, and



enforcement mechanisms to ensure that the state achieves the reductions in GHG emissions necessary to meet the cap. AB 32 also includes guidance to institute emissions reductions in an economically efficient manner and conditions to ensure that businesses and consumers are not unfairly affected by the reductions.

In October of 2008, ARB published its Climate Change Proposed Scoping Plan (Proposed Scoping Plan), which is the State's plan to achieve GHG reductions in California required by AB 32. The Proposed Scoping Plan also includes ARB-recommended GHG reductions for each emissions sector of the state's GHG inventory. The largest proposed GHG reductions are recommended from improving emission standards for light-duty vehicles (estimated reductions of 31.7 MMT CO<sub>2</sub>e), implementation of the Low-Carbon Fuel Standard (15.0 MMT CO<sub>2</sub>e), energy efficiency measures in buildings and appliances and the widespread development of combined heat and power systems (26.3 MMT CO<sub>2</sub>e), and a renewable portfolio standard for electricity production (21.3 MMT CO<sub>2</sub>e). ARB has not yet determined what amount of GHG reductions it recommends from local government operations; however, the Proposed Scoping Plan does state that land use planning and urban growth decisions will play an important role in the State's GHG reductions because local governments have primary authority to plan, zone, approve, and permit how land is developed to accommodate population growth and the changing needs of their jurisdictions. ARB further acknowledges that decisions on how land is used will have large impacts on the GHG emissions that will result from the transportation, housing, industry, forestry, water, agriculture, electricity, and natural gas emission sectors. The Proposed Scoping Plan expects approximately 5.0 MMT CO<sub>2</sub>e will be achieved through more GHG-efficient land use and transportation planning.

The California Air Pollutions Control Officers Association (CAPCOA), which represents local air districts, recently released a report on ways to measure and reduce GHGs at the local level, including steps that cities and counties can take to contribute to the goals of AB 32. An important local strategy recommended by CAPCOA is the adoption of general plan policies and implementation measures that encourage energy conserving community layout and design. Many of the recommendations are relevant for residential energy conservation. Among the suggestions are:

- ✓ Promote walkability through a highly connected street system with small blocks;
- ✓ Promote mixed-use neighborhoods centers and transit-oriented development;
- ✓ Reduce the amount of water used for landscaping and encourage the use of recycled water for landscaping;
- ✓ Promote the use of fuel-efficient heating and cooling equipment and other appliances;
- ✓ Encourage green building designs in both new construction and building renovation;
- ✓ Encourage building orientations and landscaping that enhance natural lighting and sun exposure;
- ✓ Encourage the expansion of neighborhood-level products and services and public transit opportunities throughout the area to reduce automobile use;
- ✓ Promote energy-efficient design features, including appropriate site orientation, use of light color, roofing, and building materials;





- ✓ Encourage the development of affordable housing throughout the community, as well as development of housing for elderly and low and moderate income households near public transportation services; and,
- ✓ Ensure that a portion of future residential development is affordable to low and very low income households.

## LIVE OAK GENERAL PLAN

The City of Live Oak is currently in the process of updating its General Plan. The updated General Plan will include goals and policies in several elements which support energy conservation. Goals and policies are expected to address:

- ✓ Promoting mixed-use development and multi-modal transportation systems that promote walking, bicycling, and transit use (and therefore decrease energy use);
- ✓ Facilitating infill development, which can have lower construction- and operation-related energy use;
- ✓ Energy conservation/efficiency incentives and education;
- ✓ Public outreach on reduced energy consumption, using alternative or renewable energy sources, green building practices, recycling, and responsible purchasing;
- ✓ Incentives for renewable sources of energy;
- ✓ Encouraging shade trees on south and west sides of new or renovated buildings, and shading parking lots;
- ✓ Coordinating public facilities with transit services;
- ✓ Encouraging passive solar design;
- ✓ Encouraging cogeneration facilities;
- ✓ Encouraging adaptive reuse of historic structures;
- ✓ Using energy-efficient technology, construction practices, and construction materials;
- ✓ Using energy efficient materials and methods in City operations and buildings;
- ✓ Encouraging renewable energy generation in large commercial and industrial buildings and in city-owned buildings;
- ✓ Investigating solar hot water systems to heat the municipal swimming pool; and,
- ✓ Reducing water use through low-water landscaping and irrigation.



# HOUSING NEEDS

## REGIONAL HOUSING NEEDS ALLOCATION

The City of Live Oak's share of the region's housing need is determined by the Sacramento Area Council of Governments (SACOG) through the Regional Housing Needs Plan, adopted February 21, 2008. The plan contains the Regional Housing Needs Allocation (RHNA), which specifies the share of the regional housing need allocated to each city and county by income level. According to the RHNA, the City must accommodate 625 housing units between January 2006 and June 2013.

The RHNA is divided into four income groups, described below, pursuant to State Housing Element law. The City must demonstrate in its Housing Element that it has adequate residential sites at appropriate densities and development standards to accommodate its RHNA. In January 2007, a law (AB 2634 [Lieber]) took effect that requires housing elements to include an analysis of extremely low income needs and address those needs in proposed programs. According to §65583(a)(1) Live Oak may "presume that 50 percent of the very low income households qualify as extremely low income households." For this reason, the number of very low income units provided in the RHNA number has been split into two equal categories (very low income and extremely low income). The RHNA is divided into five income categories as follows:

- ✓ Extremely Low Income (<30 percent of the Area Median Income [AMI]) – 70 units;
- ✓ Very Low Income (31-50 percent AMI) – 70 units;
- ✓ Low Income (51-80 percent AMI) – 104 units;
- ✓ Moderate Income (81-120 percent AMI) – 141 units; and,
- ✓ Above Moderate Income (>120 percent AMI) – 240 units.

## UNITS BUILT, UNDER CONSTRUCTION AND/OR APPROVED DURING PLANNING PERIOD

### PROGRESS IN MEETING THE RHNA GOAL

The City has made progress towards meeting its RHNA obligation between January 1, 2006 and December 2008. There were a total of 346 units constructed during this time, as shown in Table Housing Needs-1.



**TABLE HOUSING NEEDS-1  
HOUSING CONSTRUCTION BY TYPE  
CITY OF LIVE OAK 2006-2008**

YEAR	SINGLE FAMILY	MULTI FAMILY	TOTAL
2006	219	16	235
2007	87	0	87
2008	24	0	24
<b>Total</b>	<b>330</b>	<b>16</b>	<b>346</b>

Source: City of Live Oak Planning Department

In total, the City had 1,760 residential lots and dwelling units that were approved for development during the planning period, 346 of which were built between 2006 and 2008. Therefore, the City has approved an additional 1,414 units for construction, all of which are considered to be in progress toward meeting the City's RHNA goal. Table Housing Needs-2 below shows the number of units for each project, including the number of units for which building permits have already been issued, along with the income level to which the units will be affordable. Most of these units are assumed, for the purposes of this Housing Element, to be affordable to above moderate income families, with the exception of 40 units constructed in Peachtree II Phase 4 project. The Peachtree II project was approved as a low income project that will be affordable to households with 80 percent of the City's median income. This development will use CDBG and HOME funds granted to the City, which ensures 55 years of affordability for low income households. In addition, a title lien or Declaration of Trust will be placed on the deed to ensure that these units remain affordable for the entire 55-year period. There are 207 townhomes on small lots included in the Peachtree III Ryland Homes/Town Homes project that are anticipated to be affordable to moderate-income households. However, since the City cannot provide information on actual sales prices for these units at the time of the writing of this Housing Element, these units are assumed to be affordable to above moderate-income households.

**TABLE HOUSING NEEDS-2  
HOUSING DEVELOPMENTS IN PROGRESS**

Development Name (Developer)	Lots Approved on Tentative Map	Building Permits Issued	Lots/Units without Building Permits	Income Level
Apricot Village (Rogers)	8	8	0	Above Moderate
Garden Glen (Pacific Mountain)	191	0	191	Above Moderate
Heenan Subdivision (JTS)*	93	0	93	Above Moderate
Home First (Forecast Homes)	62	62		Above Moderate
Live Oak Ranch II (Forecast Homes)*	47	0	47	Above Moderate
Orchard View (McKim)	127	0	127	Above Moderate



**TABLE HOUSING NEEDS-2  
HOUSING DEVELOPMENTS IN PROGRESS**

Development Name (Developer)	Lots Approved on Tentative Map	Building Permits Issued	Lots/Units without Building Permits	Income Level
Orchard View II (Quail Hollow McKim)	43	0	43	Above Moderate
Peach View (Gosal)	34	0	34	Above Moderate
Peachtree II (Mercy Housing)	42	40	2	Low Income
Peachtree III (Ryland Homes)	69	69	0	Above Moderate
Peachtree III (Ryland Town Homes)	138	0	138	Above Moderate
Pennington Ranch Unit I (KB)	148	130	18	Above Moderate
Pennington Ranch Unit II (KB)	143	143	0	Above Moderate
Pennington Ranch Unit III (KB)	137	73	64	Above Moderate
Pennington Ranch Unit IV (KB)	71	0	71	Above Moderate
Pennington Ranch Unit V (KB)	70	0	70	Above Moderate
Robbins Subdivision	63	0	63	Above Moderate
Sandpiper Park (Pacific Mountain)	77	0	77	Above Moderate
Valley Oak Estates (Cole)	23	23	0	Above Moderate
Walnut Ranch (Cooper)	62	0	62	Above Moderate
Live Oak Ranch II (Vespoll)	47	0	47	Above Moderate
Walnut View (Premier)	65	65	0	Above Moderate
<b>Total</b>	<b>1,760</b>	<b>613</b>	<b>1,147</b>	

Source: Live Oak Planning Department, February 2009.

Note: some of the projects above have tentative map approved but final map not yet approved.

The Peachtree II project is being processed by the Consolidated Area Housing Authority of Sutter County and will provide income-restricted units. 40 low-income units are listed in the table above, but the project could be redesigned to provide up to 46 units.

In addition to the new homes that are anticipated to be built by 2013, the City has approved the renovation and rehabilitation of an existing low-income property, which includes the addition of 40 additional units that will be affordable to low-income households. The Maple Park project current provides 30 income-restricted units. The renovation project by the Consolidated Area Housing Authority of Sutter County would also convert many of the existing units to larger three- and four- bedroom units. This project will consolidate 30 parcels into one property and is programmed to provide income-restricted housing to lower-income households.<sup>1</sup> Although this project could provide housing for

<sup>1</sup> Linda Nichols, Consolidated Area Housing Authority of Sutter County. Personal Correspondence, June 19, 2009.



extremely low- and very low-income households, for the purposes of this Housing Element, the City conservatively assumes the additional 30 units would all be provided to low-income households.

Table Housing Needs-3 combines the count of constructed units and the count of units in progress, including both new construction and additions, to illustrate the remaining need for each income level. Live Oak has provided for all of its above moderate-income household need through approved or constructed developments. The City still needs to provide land for moderate-, low-, very low-, and extremely low-income households. More information on the vacant land inventory, which provides information on vacant land in the City that could be used to meet the remaining need, can be found in the Resources section.

**TABLE HOUSING NEEDS-3  
PROGRESS TOWARDS MEETING RHNA**

Income Category	RHNA	Units Produced (2006-08)	Units in Progress	Remaining Need
Extremely Low (<30% AMI)	70	0	0	70
Very Low (31-50% AMI)	70	0	0	70
Low (51-80% AMI)	104	0	70 <sup>a</sup>	34
Moderate (81-120% AMI)	141	0	0	141
Above Mod (>120% AMI)	240	346	1,372	0
<b>Total</b>	<b>625</b>	<b>346</b>	<b>1,442</b>	<b>315</b>

Notes: a) includes 30 units that are being added to the existing Maple Park property as part of an upcoming renovation.



# HOUSING RESOURCES AND CONSTRAINTS

## RESOURCES

### INVENTORY OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

California law (Government Code Sections 65583 (a)(3)) requires that the Housing Element contain:

- ✓ an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment; and
- ✓ an analysis of the relationship of zoning and public facilities and services to these sites.

The inventory of land suitable for residential development must be used to identify sites that can be developed for housing within the planning period (Section 65583.2).

State law further requires that the Housing Element:

“...identify adequate sites made available through appropriate zoning and development standards with services and facilities, including sewage collection and treatment, domestic water supply, and septic tanks and wells, needed to facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, emergency shelters, and transitional housing in order to meet the community’s housing goals as identified in subdivision.”

Government Code Section 65583.2(c) requires the local government to demonstrate that the projected residential development capacity of the sites identified in the inventory can realistically be achieved. The City must determine whether each site in the inventory can accommodate some portion of its share of the regional housing needs by income level during the planning period. The number of units calculated must be adjusted as necessary based on land use controls and site improvement requirements.

### ADEQUATE SITES

As a result of the identified need for new housing units, the City must show that it has adequate capacity to accommodate housing for households at all income levels. Table Resources and Constraints-1 shows the vacant land within the City of Live Oak that has not already been approved for development under a tentative map. For information about lands that has already been approved for development, refer to “Future Housing Needs.” Currently, there are approximately 99 acres of vacant land available for residential development.



Additionally, all basic services can be easily extended to developable areas. Private developers will pay sewer and water hook-up fees and are expected to provide lines and other infrastructure necessary to serve their proposed projects. The City is currently examining other options for financing infrastructure extensions.

The amount of land required to accommodate the units needed through the 2013 planning period is dependent upon the density of residential developments. Recent residential developments in Live Oak have built out at 65 percent of the maximum density. Although densities will increase with additional population and land values in Live Oak, the existing typical buildout density was conservatively used to calculate the number of units that could be expected on the available acreage.

**TABLE RESOURCES AND CONSTRAINTS-1  
VACANT LAND BY INCOME LEVEL, CITY OF LIVE OAK 2008**

Income Level	Zone	Available Vacant Acreage	Maximum Density	Typical Density	Expected Units
Above Moderate	R-1	79.23	7.26	4.7	372
	R-2	18.82	14.52	9.4	177
Moderate	R-3	0.67	8 to 14	9.1	6
	R-4	0.70	12 to 20	13.0	9
<b>Total</b>		<b>99.42</b>			<b>564</b>

Table Resources and Constraints-2 lists all the vacant parcels available for residential development and Figure H-1 shows where each of these is located within the City. The inventory of vacant land consists of 45 parcels expected to accommodate a total of 564 units, which would be more than enough to meet the City’s remaining need of 333 units, as shown in Table Resources and Constraints-3 of the “Future Housing Needs” chapter. Parcels were assigned to income categories according to the size of the parcel and density of the zone in which they are located, as well as knowledge of the City staff. Parcels zoned R-1 are assumed to be able to accommodate above moderate-income development, while R-2 and R-3 zones can accommodate moderate-income housing. The City only has one parcel zoned R-4, a zone which could accommodate lower-income housing development. However, because the parcel is less than one acre in size, the City conservatively assumes that this parcel would not accommodate lower-income housing development, but rather moderate-income development.

As shown in Table Resources and Constraints-2 below, there are 19 parcels totaling 79.23 acres suitable for the development of above moderate income level housing and 26 parcels totaling 20.19 acres suitable for the development of moderate income level housing. If developed at 65 percent of each parcel’s maximum density, which is a conservative assumption based on recent developments, these lands could accommodate the development of 372 above moderate-income units and 177 moderate-income units.



**TABLE RESOURCES AND CONSTRAINTS-2**  
**VACANT LAND BY APN, CITY OF LIVE OAK 2009**

Parcel Number	Acres	1994 General Plan Designation	Existing Land Use	Zone	Density (du/ac)	Expected Units	Income Level
06-310-004	5.24	Low Density Residential	Orchard	R-1	7.26	22	Above Moderate
06-310-002	12.55	Low Density Residential (eastern portion) Community Commercial (western portion)	Orchard	R-1	7.26	54	Above Moderate
06-630-017	0.07	Low Density Residential	Vacant	R-1	7.26	1	Above Moderate
06-310-009	4.56	Low Density Residential	Orchard	R-1	7.26	19	Above Moderate
06-310-008	6.01	Low Density Residential	Orchard	R-1	7.26	26	Above Moderate
06-433-018	0.62	Low Density Residential	Vacant	R-1	7.26	2	Above Moderate
06-570-021	0.28	Low Density Residential	Vacant	R-1	7.26	1	Above Moderate
06-092-022	0.18	Low Density Residential	Vacant	R-1	7.26	1	Above Moderate
06-600-009	1.30	Low Density Residential	Single Family Residential	R-1	7.26	5	Above Moderate
06-091-031	0.24	Low Density Residential	Vacant	R-1	7.26	1	Above Moderate
06-070-008	0.22	Low Density Residential	Vacant	R-1	7.26	1	Above Moderate
06-600-004	12.28	Low Density Residential	Single Family Residential	R-1	7.26	49	Above Moderate
06-070-012	0.23	Low Density Residential	Vacant	R-1	7.26	1	Above Moderate
06-600-001	13.87	Low Density Residential	Single Family Residential	R-1	7.26	60	Above Moderate
06-600-005	1.29	Low Density Residential	Single Family Residential	R-1	7.26	5	Above Moderate
06-060-017	0.39	Low Density Residential	Vacant	R-1	7.26	1	Above Moderate
06-600-007	8.89	Low Density Residential	Single Family Residential	R-1	7.26	38	Above Moderate
06-600-006	9.92	Low Density Residential	Single Family Residential	R-1	7.26	43	Above Moderate
06-020-008	1.09	Low Density Residential	Vacant	R-1	7.26	4	Above Moderate
<b>Total Above Moderate</b>	<b>79.23</b>					<b>372</b>	





TABLE RESOURCES AND CONSTRAINTS-2  
VACANT LAND BY APN, CITY OF LIVE OAK 2009

Parcel Number	Acres	1994 General Plan Designation	Existing Land Use	Zone	Density (du/ac)	Expected Units	Income Level
06-225-006	0.10	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-232-014	0.08	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-232-029	0.14	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-232-005	0.10	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-201-026	0.25	Low Density Residential	Vacant	R-2	14.52	2	Moderate
06-215-013	0.09	Highway Commercial	Vacant	R-2	14.52	1	Moderate
06-223-010	0.14	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-160-056	0.05	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-171-005	0.21	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-173-010	0.33	Low Density Residential	Vacant	R-2	14.52	3	Moderate
06-176-012	0.16	Highway Commercial	Vacant	R-2	14.52	1	Moderate
06-182-015	0.02	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-182-011	0.08	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-143-006	0.28	Low Density Residential	Vacant	R-2	14.52	2	Moderate
06-143-003	0.19	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-129-012	0.20	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-124-009	0.18	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-080-006	0.14	Low Density Residential	Vacant	R-2	14.52	1	Moderate
06-092-023	1.25	Low Density Residential	Vacant	R-2	14.52	11	Moderate
06-100-026	9.84	Low Density Residential	Orchard	R-2	14.52	92	Moderate
06-100-025	4.73	Medium Density Residential	Orchard	R-2	14.52	44	Moderate
06-050-032	0.26	Highway Commercial	Vacant	R-2	14.52	2	Moderate
06-261-015	0.32	Low Density Residential	Vacant	R-3	8 to 14	2	Moderate
06-550-049	0.21	Low Density Residential	Vacant	R-3	8 to 14	1	Moderate
06-216-003	0.14	Low Density Residential	Vacant	R-3	8 to 14	1	Moderate
06-233-003	0.70	Low Density Residential	Vacant	R-4	12 to 20	9	Moderate
<b>Total Moderate</b>	<b>20.19</b>					<b>177</b>	
<b>Total for All Income Levels</b>	<b>99.42</b>					<b>549</b>	

Table Housing Needs-3 in “Future Housing Needs” shows the RHNA for each income level, along with the City’s progress toward meeting that need. The total allocation for the 2006-2013 period was 625 units, including 240 above moderate-income units, 141 moderate-income units, 104 low-income units, 70 very low-income units, and 70 extremely low-income units. The City has already exceeded the need for above moderate-income housing as a result of construction between 2006 and 2008 and approval of



maps for 1,718 above moderate-income units. The City has identified vacant land for 177 potential units suitable for moderate-income development, which exceeds the RHNA of 141 for that income level. As mentioned in “Future Housing Needs,” the City currently has 70 low income units in progress, which lowers the City’s remaining need for low-income units to 34. Land suitable for the development of 174 units, including 34 low-income units, 70 very low-income units, and 70 extremely low-income units must be identified in order for the City to meet the its portion of the RHNA. This is a constraint to affordable housing development. Please refer to the “Housing Plan” section of this Element for more information, including a program to rezone additional lands for affordable housing development.

## **INFRASTRUCTURE AND ENVIRONMENTAL CONSTRAINTS**

Land available for development may be constrained by environmental conditions or be in need of infrastructure improvements before it can be considered appropriate for the development of housing. Housing sites must be served by adequate water and sewer services, and have appropriate site access improvement.

Environmental conditions can also pose constraints on development. Factors including proximity to earthquake fault zones, flood zones, and slopes, among others, can limit areas where housing is appropriate. Infrastructure improvements are also necessary to support new development. Housing sites must be served by adequate water and sewer services, and have appropriate site access improvement.

The following discussion examines the environmental and infrastructure constraints present in the County, and the means by which these constraints are mitigated.

### **INFRASTRUCTURE CONSTRAINTS**

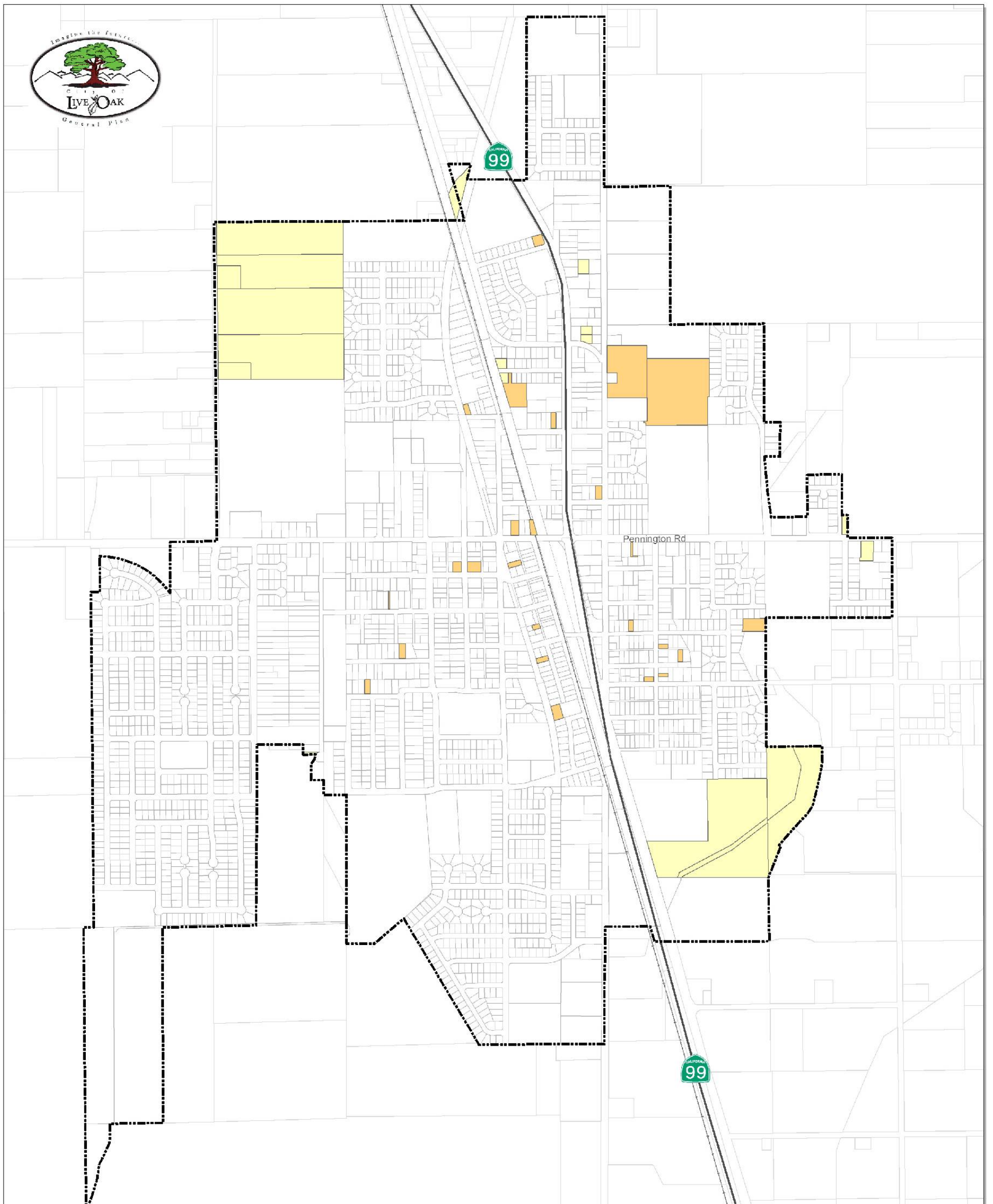
#### **Water Supply**

The City of Live Oak provides water to City users from groundwater supplies using a water system consisting of five groundwater wells, treatment systems at each of the wellheads, a 1.4 million gallon (MG) water storage tank, a booster pump station, a water distribution system. The system has a maximum pumping capacity of 7,605 gallons per minute (gpm). The existing system has surplus water supply of 2,200 gpm, or 3.16 million gallons per day, relative to annual average demand. Single-family residential development has been conservatively estimated to demand roughly 500 gallons per day of water. Medium-density residential development (smaller lot sizes, roughly 8 to 15 units per gross acre) generates roughly 400 gallons per day per unit, while higher-density residential development generates a demand of roughly 300 gallons per day per unit. The City has remaining capacity to serve 6,300 single-family units, 7,900 medium-density residential units, or 10,500 higher-density residential units.

This capacity is more than enough to serve buildout of the existing City, including the City’s share of regional housing needs.

As a part of the General Plan update, the City is preparing a water master plan to determine future needs for wells, storage, and distribution to meet the needs of Live Oak at buildout.





**LEGEND**

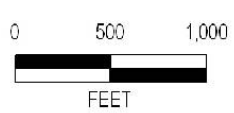
City Limits

Parcels

**Income Level**

Above Moderate Income

Moderate Income



Base map: CASIL layers  
X 08110072.01 025 4/09

Source: City of Live Oak

**Figure H-1  
Vacant Land Inventory**





## Wastewater

The City of Live Oak provides wastewater collection and treatment service for residents and businesses located within the City. The system includes approximately 131,000 lineal feet (24.9 miles) of gravity and pressure pipe within the collection system. The first infrastructure, approximately 30% of the current system, was constructed in 1952. Pipe materials include vitrified clay, asbestos cement, pvc, and ductile iron pipe. Pipe sizes range from 4" to 21" diameter. A comprehensive study of the condition of the system has not been done, so the physical condition of the existing collection system is not well known. However, the system experiences excessive inflow and infiltration (I/I) and at least some parts of the collection system are known to be in poor condition. Relining and pipe replacement are necessary for at least some of the system pipelines to correct the issues with I/I.

The Live Oak Wastewater Treatment Plant has a capacity of 1.4 million gallons/day (MGD) average dry weather flow. It provides secondary treatment of raw wastewater through a series of aerated ponds and lagoons, discharging disinfected effluent to an irrigation drain (Reclamation District 777 Lateral Drain Number 1). Current wastewater flows average 0.70 MGD, or approximately 100 gallons per day (gpd) per capita. The City assumes a per unit flow generation rate of 250 gallons per day, which is roughly equivalent to the per-capita existing flow generation rate. Using this flow generation rate, a total of 2,800 future additional housing units can be accommodated at the wastewater treatment plant.<sup>1</sup> If one conservatively subtracts units produced between 2006 and 2008 and units "in progress" as of the writing of this Housing Element update (roughly 1,600 units), the City could provide for another 1,200 units. This is substantially more capacity than is required to meet the City's share of regional housing needs.

As a part of the General Plan update, the City is preparing a wastewater master plan to determine future needs for wells, storage, and distribution to meet the needs of Live Oak at buildout.

## ENVIRONMENTAL CONSTRAINTS

The Background Report prepared for the City's General Plan Update in 2006 did not identify any major environmental constraints that could prevent housing development in Live Oak. There is a small portion of the City in the area bound by Juniper Street, Larkin Road, Pennington Road, L Street, Archer Avenue, State Highway 99, and the Union Pacific Railroad right-of-way, which is designated as being in flood hazard zone A (100-year floodplain), along Live Oak Slough. This portion of the City is largely developed already, although there are four parcels designated as suitable for moderate income housing development listed in the vacant land table that are located within this area. The rest of the City is located outside of the 500-year floodplain.

The primary method of flood control in Sutter County is a system of levees along the Sacramento and Feather Rivers. There are approximately 280 miles of levees within the county. It is anticipated that the Sutter County Feasibility Study, being conducted by the Army Corps of Engineers, will produce a plan to provide 100-year flood protection to the major urban areas within the county. Although it will be several years before this study is complete, the planning objective is to achieve 200-year flood protection pursuant to Senate Bill 5 requirements and to obtain FEMA levee certification. By 2015, for areas with a population of 10,000 or greater, local governments cannot approve new developments unless the land

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1 ECO:LOGIC. City of Live Oak Wastewater Treatment Plant 2007 Upgrade Technical Memorandum EDU Capacity. May 1st, 2007



under review has 200-year flood protection or efforts are in place to provide that level of protection. For areas with a population of less than 10,000, new developments cannot be approved unless the area has 100-year flood protection. The City will continue to comply with state law regarding flood protection and land use entitlements.

## **FUNDING AND ADMINISTRATIVE RESOURCES**

Live Oak has access to a variety of existing and potential funding sources available for affordable housing activities. The programs that Live Oak uses most commonly are described, as follows (Table Resources and Constraints-3).

### **LIVE OAK REDEVELOPMENT AGENCY**

The Live Oak Redevelopment Agency was established by the City in 2008 with the mission of helping the City implement the Community Redevelopment Law. In particular, the mission of the Agency is to eliminate the conditions of blight in the established redevelopment area, which encompasses the majority of the currently developed portion of the City, with the exception of recently developed residential areas. Specifically, the areas encompasses approximately 582 acres in the central older portion of the City, with major streets that traverse the Project Area include Live Oak Boulevard (Highway 99), Pennington Road, Larkin Road, Hampton Road, California Street, and Broadway. This includes buildings that are unsafe or unhealthy to live or work in, incompatible land uses, depreciated or stagnant property values, overcrowding, and a high crime rate, and to prevent the reoccurrence of. A study done in 2005 to estimate the amount of money that would be available for City redevelopment projects and programs projected that \$6.9 million (in 2005 dollars) could be generated over a 30-year period for the City's redevelopment area. Of that amount, it was estimated in the 2005 study that \$4 million could be available for low- and moderate- income housing programs. The amount of money available during this housing element planning period is expected to be limited, particularly in near-term periods, due to decreased property values.

### **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**

Community Development Block Grants (CDBG) are available to the City on a competitive basis for a variety of housing and community development activities, including rehabilitation, home buyer assistance, economic development, homeless assistance, and public services. The city must compete for funds through the State's allocation process. The City of Live Oak has received funding in the past and seeks to apply for funds during this planning period.

Since 2002, the City has received a total of \$2.6 million in HOME and CDBG funds for first-time homebuyer's assistance and owner-occupied rehabilitation projects. These funds have helped 47 homes. The City promotes the use of these programs by distributing fliers for first-time homebuyer's assistance

The City has received \$1.6 million in funds for owner-occupied rehabilitation projects and first time home buyer's assistance for 26 homes from the HOME program in 2006 and 2008. Additional funding of \$500,000 was obtained for the rehabilitation of nine homes from the CDBG program in 2008. The City



also obtained \$600,000 in rehabilitation funds for 15 homes in 2006 through the CALHOME program. Due to the success in obtaining funding for rehabilitation, the City intends to continue this program.

## **HOUSING CHOICE VOUCHER PROGRAM (SECTION 8)**

The Housing Choice Voucher Program is a federal program to assist very-low income families, the elderly, and the disabled to find housing in the private market. Participants are not limited to units in subsidized housing projects, but may choose any housing as long as the owner agrees to rent under the program and the unit meets the requirements. Housing choice vouchers are administered locally by the Sutter County Housing Authority. As of March 2009, the Housing Authority was administering 39 vouchers for families living within Live Oak. At that time, the Housing Authority had the authority to administer up to 803 vouchers in all of Sutter County, although not all are currently being used and that number could change based on the amount of funding available.

## **HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)**

The HOME program provides competitive grants to cities, counties, and nonprofits to create or retain affordable housing. They provide funding for rehabilitation, new construction, and acquisition of housing projects. Activities funded by HOME must benefit lower-income residents. This funding is administered by the Department of Housing and Urban Development (HUD).

**TABLE RESOURCES AND CONSTRAINTS-3  
 FUNDING PROGRAMS**

<b>Program Name</b>	<b>Description</b>	<b>Eligible Activities</b>
<b>Federal Programs</b>		
Community Development Block Grant (CDBG)	Grants available to the city on a competitive basis for a variety of housing and community development activities. County competes for funds through the State's allocation process	<ul style="list-style-type: none"> <li>- Acquisition</li> <li>- Rehabilitation</li> <li>- Home Buyer Assistance</li> <li>- Economic Development</li> <li>- Homeless Assistance</li> <li>- Public Services</li> </ul>
Housing Choice Voucher Program	Rental assistance payments from County Housing Authority to owners of private market rate units on behalf of very low-income tenants.	<ul style="list-style-type: none"> <li>- Rental Assistance</li> <li>- Home Buyer Assistance</li> </ul>
HOME	Grant program available to the County on a competitive basis for housing activities. County competes for funds through the State's allocation process.	<ul style="list-style-type: none"> <li>- Acquisition</li> <li>- Rehabilitation</li> <li>- Home Buyer Assistance</li> <li>- Rental Assistance</li> </ul>





TABLE RESOURCES AND CONSTRAINTS-3  
FUNDING PROGRAMS

Program Name	Description	Eligible Activities
<b>State Programs</b>		
CalHOME	Provides grants to local governments and non-profit agencies for local home buyer assistance and owner-occupied rehabilitation programs and new home development projects. Will finance the acquisition, rehabilitation, and replacement of manufactured homes.	<ul style="list-style-type: none"> <li>- Home Buyer Assistance</li> <li>- Rehabilitation</li> <li>- New Construction</li> </ul>

## CONSTRAINTS

This section of the Housing Element examines the actual and potential constraints that may prevent meeting the City's identified housing needs. In planning for the provisions of housing, constraints to housing development must be recognized. Constraints can be either governmental or non-governmental. Governmental constraints are those policies, programs and procedures controlled by the City, such as land use regulations, infrastructure provisions, permit processing time, development fees and the availability and use of federal and state housing programs: non-governmental constraints are primarily related to economic factors and cannot be controlled by the City government.

It is essential to do an examination of these constraints, as it may reveal that certain policies have a disproportionate or negative impact on the development of particular housing types (e.g., multifamily, transitional housing, emergency shelters, etc.), on housing developed for low- or moderate-income households, or on housing for persons with disabilities. Ordinances, policies, or practices that may have the effect of excluding housing affordable to moderate- or lower-income households may violate State and federal fair housing laws which prohibit land-use requirements that discriminate or have the effect of discriminating against affordable housing.

## GOVERNMENTAL CONSTRAINTS

The analysis of potential governmental constraints describes the City's past and current efforts to remove governmental constraints. Where constraints are identified, this analysis includes program responses intended to mitigate the effects of the constraint. Specifically, this analysis evaluates land use controls, fees and exactions, processing and permit procedures, and codes and enforcement and off-site improvement standards as possible governmental constraints. Non-governmental constraints are described later in this document.

## LAND USE CONTROLS

There are various land use controls that may have an effect on whether a jurisdiction can provide affordable housing that meets the needs described above.



In particular, development standards for zoning districts may place limitations on parcels that could preclude the development of certain types of housing or housing needs. Such development standards include: allowable maximum density, parking requirements, lot coverage, height limits, unit size requirements, floor area ratio (FAR), setbacks, open space requirements, growth controls such as moratoria. Development standards may also include limitations on allowed uses within certain zoning districts that could potentially result in conflicts with fair housing laws. Such limitations could constrain the development of multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing.

## PERMITTED USES AND DEVELOPMENT STANDARDS WITHIN RESIDENTIAL ZONES

The City’s Municipal Code provides for four residential zoning districts, each of which has different development standards that set limitations on the density, building heights, lots coverage, lot setbacks, and allowable uses for each zoning district. These limitations can create constraints on providing affordable housing. For example, a zoning district with a low allowable density combined with high land costs may prevent the development of housing that could be affordable to lower-income families. In areas with high land costs, higher allowable densities would place more homes on a parcel, reducing the cost of that dwelling unit. Height limits and building coverage requirements can also create constraints; these factors could prevent developing a parcel with its maximum density potential. Table Resources and Constraints-4 below shows this information, with the exception of allowable uses, which are mentioned later.

**TABLE RESOURCES AND CONSTRAINTS-4  
 RESIDENTIAL DEVELOPMENT STANDARDS**

Zone District	Density	Max. Bldg Height (ft.)	Min. Lot Width (ft.)	Minimum Yard Setback (ft.)			Minimum Lot Area (sq. ft.)	Lot Area Per DU (sq. ft.)	Max. Bldg Coverage (percent)
				Front	Side	Rear			
R-1 Single-family residence district		35	60 interior; 65 exterior	20	5	20 % of lot depth; >10'	6,000		40
R-2 Two-family residence district		35	60 interior; 65 exterior	20	5	20	6,000		40
R-3 Neighborhood apartment district, three or four families	8 to 14 per acre	35	60; 65 corner lot	20	5	20	10,000		70
R-4 General apartment district, five or more families	12 to 20 per acre	40	60; 65 corner lot	20	5	20	8,000	1,000 sq.ft. per unit 5+	70

As shown in the table, the restrictions on the R-1 and R-2 districts are very similar; both have a minimum lot size of 6,000 square feet and neither has a designated allowable density range, and both have the same maximum building height, minimum lot width, and minimum lot area. The R-1 district has a minimum rear yard setback of 20% of the lot depth, but not less than 10 feet. The R-1 district is intended



to be used in areas for single family home development, whereas the R-2 district is intended for those areas developed with duplexes.

The R-3 and R-4 districts, on the other hand, are the higher-density districts intended to allow the City to develop more attached housing options. These districts have designated allowable density ranges, whereas the R-1 and R-2 districts do not. The R-3 district has an allowable density of between 8 and 14 dwelling units per acres and is intended to allow for the development of triplexes and fourplexes, where the R-4 district allows between 12 and 20 dwelling units per acre and the development of apartments. Like the R-1 and R-2 districts, the development restrictions in these two districts are similar for the minimum lot width, minimum yard setbacks, and maximum building coverage; however, the R-4 district allows for a higher maximum building height (40 feet) than the other districts, and the minimum lot area is 8,000 square feet so lots can be smaller than in the R-3 district (which allows for 10,000 square feet). The R-4 district also requires an additional 1,000 square feet per unit in excess of 5 units per lot.

In addition to the limitations on allowable densities, setbacks, and lot coverage, the City’s Municipal Code includes limitations on the types of uses allowed in each zoning district. Table Resources and Constraints-5 below shows which types of residential uses are permitted in which zoning districts. The table also shows which uses may be allowed with a conditional use permit.

**TABLE RESOURCES AND CONSTRAINTS-5  
PERMITTED AND CONDITIONAL USES IN RESIDENTIAL ZONES**

Dwelling	Residential				Commercial			Combining		
	R-1	R-2	R-3	R-4	C-1	C-2	C-3	PD	MP	MH
Single-family dwelling (except mobile homes)	X	X	X	X	-	-	-	1		
Duplex	-	X	X	X	U	U	U			
Triplex/fourplex	-	-	X	X	-	-	-	1		
Apartment	-	-	-	X	U	U	U	1		
Townhouse/row house	-	-	X	X	-	-	-	1		
Accessory dwelling for guest or employees	X	X	X	X	U	U	U	1		
Residential care home for adults	-	-	-	X	-	-	-	1		
Residential care home for children	U	U	U	U	-	-	-	1		
Accessory uses or structures	X	X	X	X	U	U	U	1		
Lodge, fraternal hall, fraternity, sorority	-	-	-	X	U	U	U	1		
Condominiums	U	U	U	U	U	U	U	1		
Community apartment	-	-	-	U	-	-	-	1		
Stock cooperative apartments	-	-	-	U	-	-	-	1		
Group Care Facilities					U	U	U	1		



TABLE RESOURCES AND CONSTRAINTS-5  
PERMITTED AND CONDITIONAL USES IN RESIDENTIAL ZONES

Dwelling	Residential				Commercial			Combining		
	R-1	R-2	R-3	R-4	C-1	C-2	C-3	PD	MP	MH
Mobile home parks	-	-	-	-	-	-	-		U/Permitted with R-4	
Mobile homes on permanent foundations	U	-	-	-	-	-	-			X
Emergency Shelter	-	-	-	-	-	-	-			
Transitional Housing	-	-	-	-	U	U	U	1		
Supportive Housing	-	-	-	-	-	-	-			
Farmworker Housing	-	-	-	-	-	-	-			
Second Units	U	U	U	U						

X—permitted use; "-"—not permitted; U—conditional use permit;

1 - Subject to administrative review. Any land uses consistent with the general plan policies and which will not be in conflict with the general health, safety and welfare of the community are permitted in the PD district, subject to the review and approval of the city council. These uses include residential, commercial and industrial uses or reasonable combinations thereof.

Source: City of Live Oak Municipal Code, 2008.

As depicted in the table, single family dwelling units are allowed in each of the residential zoning districts; duplexes are limited to the R-2, R-3, and R-4 districts; triplexes, fourplexes, townhouses, and rowhouses are allowed in the R-3 and R-4 districts; and apartments are only allowed in the R-4 district. Allowing single-family residences in the multi-family zones may prevent the development of those lots with the higher density development that supports more affordable housing and is considered by HCD to be a constraint to providing affordable housing.

The R-4 district is the only zoning district that allows for the development of residential care homes for adults and lodges, fraternal halls, fraternities, and sororities; residential care homes for children are allowed in all residential zoning districts with a conditional use permit. State law requires that residential care facilities for six or fewer residents are allowed by right as residential uses, under the same conditions as single family homes. The Municipal Code does not specify the number of residents allowed in residential care homes for either adults or children, but since residential care homes for adults are prohibited in all but the R-4 zone and because residential care homes for children are not allowed by right in any of the residential zones, this poses a constraint to the development of affordable housing.

All of the residential zoning districts allow for the development of accessory dwellings for guests or employees; however, although these accessory dwellings are similar to second units, they are different uses and have different requirements for development, as defined in Chapter 17.51 of the Municipal Code. According to Chapter 17.51, second units are permitted in any residential zone with a conditional use permit; however, state law requires that second units be permitted by right Chapter 17.51 defines second units specifically addresses the requirements for developing second units. State law requires that second units be allowed in any residential zone by right, and although the Municipal Code does



allow the development of second units in any residential zone, they are only allowed with a conditional use permit.

Condominiums are also allowed in all of the residential zoning districts with a conditional use permit. Condominiums may offer homeownership opportunities for lower-income households, so their permitted development can be very important for satisfying affordable housing requirements. The Municipal Code does not specify the conditions under which condominium development is permitted, other than stating that their development is exempt from the lot frontage and depth requirements that traditional detached housing is subject to, as well as requiring design review for condominium development. The mentioned exemption aids this type of development; the requirement for design review is not excessive; it simply ensures that design of the condominium use is consistent with the character of the area. However, the lack of clarity in the Municipal Code regarding the specific conditions under which a conditional use permit would be issued for the development of a condominium project could potentially dissuade a developer from pursuing this type of development. This could possibly pose a constraint to the development of affordable ownership housing.

Other residential uses that aid in providing affordable housing options, such as community apartments, stock cooperative apartments, group care facilities (which includes transitional non-emergency housing, per Section 1502 of the California Health and Safety Code), and mobile homes, are allowed in Live Oak, but only with conditional use permits. Community apartments and stock cooperative apartments are only allowed in the R-4 zoning district as conditional uses. The Municipal Code does not specifically address transitional housing, but as mentioned above, the Health and Safety Code includes transitional housing within the definition of group care facilities. In addition, the Municipal Code does not define group care housing either. This lack of clarity in the Municipal Code could be a potential issue for providing transitional housing, as well as any other type of group care housing. In any case, group care facilities are not allowed in any residential zones, but are allowed in commercial zones with a conditional use permit. State law requires that transitional housing be allowed subject to the same permitting processes as other housing types without undue additional regulatory requirements, so the need for a conditional use permit, as well as lack of clarity in the definition of group care facilities and transitional housing, presents a constraint to providing this type of housing. Please see the Housing Plan, where this potential constraint is addressed.

Mobile home parks are a conditional use in R-4 zones with a MP (Mobile Home Park) special combining district. Mobile homes not located within a mobile home park are conditionally allowed in the R-1 zone with the MH (Mobile Home) special combining district, as long as they are on a permanent foundation and meet all of the development standards for the R-1 zone. Although the application of this combining district would allow for the placement of mobile homes on permanent foundations in single-family residential zones, state law requires that mobile homes on permanent foundations be permitted by right in residential zones, subject to the same development standards and requirements as single-family homes. The need for the special combining district places an additional requirement on placing mobile homes in residential zones, which could dissuade people from pursuing this as an option for providing affordable housing.

Along with the housing types addressed above, HCD requires the analysis of zoning to allow emergency shelters, supportive housing, and farmworker housing; however, these housing types are neither defined nor mentioned in the Municipal Code, so it is unknown under what conditions these uses are allowed within the City, if at all. This lack of clarity in the Municipal Code poses a potential constraint to providing these types of housing and to complying with state housing law. See the Housing Plan, where



this is addressed. Overall, the City does not specifically prohibit many types of housing development that may aid the City in reaching its RHNA obligation, but the Municipal Code does require conditional use permits for many of the uses, while state affordable housing law requires that these uses be permitted by right in at least one zone. In addition, since the Municipal Code lacks clarity regarding some housing types and omits several of the housing types requiring analysis under state housing law, the ability of the City to develop some housing types is unknown and/or unclear. These factors present constraints to the development of affordable housing since the additional conditions to certain types of development and lack of clarity in the Municipal Code may hinder a developer from pursuing these types of developments within the City. All potential constraints are addressed in the Housing Plan.

## **Parking Requirements**

In addition to allowed uses, off-street parking requirements can also create constraints on a jurisdiction's ability to provide adequate housing. If a jurisdiction has excessive parking standards, more land is needed to provide parking, which reduces land availability and increases the overall cost of housing. Most jurisdictions have parking standards that designated by zone; Live Oak, however, provides parking standards by unit type. The parking standards are as follows:

- A. Single-family homes: two parking spaces per unit, both of which shall be covered and enclosed on four sides including garage doors. The materials and architecture of the enclosed parking shall be compatible with the dwelling and the neighborhood.
- B. Duplexes: identical to single-family homes per each duplex unit; triplexes and fourplexes: two parking spaces per dwelling unit.
- C. Apartments and multiple dwellings: one parking space per studio apartment or one bedroom dwelling unit; one and one-half parking spaces per 2-bedroom dwelling unit; and two parking spaces per dwelling unit containing 3 or more bedrooms per dwelling unit. In addition to the above listed requirements, one guest space shall be provided for each 10 units or fraction thereof.

In addition, the City allows the opportunity for each dwelling type to apply for a waiver of the parking requirements with a conditional use permit.

In particular, the requirement for each single-family home and duplex to have an enclosed two-car garage could present a constraint since the construction garages can be costly. Triplexes, fourplexes, and two- or more bedroom apartments are required to provide two parking spaces per unit. In some cases, this amount of parking may be warranted, but these types of units tend to be smaller with fewer bedrooms than traditional housing, so they often house smaller families with fewer cars. In addition, these smaller homes may be occupied by a single person or be more affordable to lower-income families, the elderly, and the disabled, who may not have the need for as many parking spaces. This is a constraint to providing affordable housing; parking requirements should be based on the number of bedrooms in a dwelling unit, since many of these types of homes, including smaller single-family homes and duplexes are smaller and are occupied by fewer people, reducing the need for parking. Street parking can also be used to accommodate additional parking needs. See the Housing Plan, where this potential constraint is addressed.



## ZONING TO ACCOMMODATE THE DEVELOPMENT OF HOUSING AFFORDABLE TO LOWER-INCOME HOUSEHOLDS

The Housing Element is required to identify sites and establish how many units can accommodate the development of the City's share of the regional housing need. One way to evaluate whether a jurisdiction's zoning and allowable densities encourage the development of housing for lower-income households is to use "default" density standards defined in Government Code Section 65583.2(c)(3)(B) and by HCD, which describe "appropriate zoning" for jurisdictions based on population criteria. Sutter County is located within Region III for suburban jurisdictions, so the default density standard accepted as "appropriate" for meeting the housing needs for lower-income housing is at least 20 units per acre.<sup>2</sup>

As shown above, the R-4 zoning district allows for development in the range of 12 to 20 units per acre, so 20 units per acre is the maximum allowable density in the City. The default density standard within suburban jurisdictions that allows for densities appropriate for the development of housing for lower-income households is at least 20 units per acre; therefore, this represents a potential constraint to providing adequate housing for lower-income families in the City. See the Housing Plan, where this is addressed.

## ZONING FOR A VARIETY OF HOUSING TYPES

The Housing Element is required to demonstrate the availability of sites with appropriate zoning that encourage and facilitate the development of a variety of housing types, including supportive housing, multi-family rental housing, factory-built housing (manufactured homes and mobile homes), farmworker housing, Single-Room Occupancy (SRO) units, emergency shelters and transitional housing. The ability of each zoning district to support these housing types as permitted uses is evaluated above. The following paragraphs will provide additional information about how these housing types can help a jurisdiction provide adequate affordable housing opportunities and summarize the conclusions made above.

### Emergency Shelters and Transitional Housing

HCD requires that every jurisdiction identifies at least one zoning district where emergency shelters can be allowed without a conditional use or other discretionary permit. In addition, the locality must identify a zoning district where transitional housing can be developed. Transitional housing is defined as supportive housing where homeless people and families can live temporarily (up to two years) until they are able to transition into a permanent home. According to the HCD, appropriate sites for this use should be subject to the same permitting requirements as other housing in the zoning district without undue additional requirements, be located within the jurisdiction's boundaries close to public facilities and transportation, and must have development standards that do not impede the efficient use of the site as transitional housing.

The Live Oak Municipal Code does not specifically address homeless, emergency, and transitional shelters, but does allow group care homes, which may include non-emergency transitional housing, as defined by the Health and Safety Code. However, this lack of clarity, along with the omission of emergency shelters and transitional housing, presents a constraint to providing these types of housing. See the Housing Plan, where this is addressed. With the changes in the Housing Plan Program A.6, which

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2 Department of Housing and Community Development, Division of Housing Policy Development, Memorandum Re: Amendment of State Housing Element Law – AB 2348, June 9, 2005.



would allow emergency shelters as a permitted use in the the C-1, C-2, and C-3 zones, this constraint would be removed. These sites are located in areas where infrastructure exists nearby and can easily be provided to these sites. There are no unusual landscaping requirements, parking requirements, lot coverage or setback requirements, loading area standards, or other aspects of the City's development standards that would place a constraint on the establishment of emergency shelters. Please refer to other parts of this chapter also, which discuss the City's development standards.

## **Supportive Housing**

Supportive housing is defined as permanent rental housing that is linked to support services, which are designed to help residents maintain a stable residence. Often, portions of supportive housing is used by people who have risk factors that may prevent them from maintaining a permanent residence without assistance, such as people at risk of homelessness, mental illness, and substance addiction. Supportive housing can be found in a variety of housing types and configurations, including apartments, multi-family units, and SRO units. Supportive housing and SRO units are not mentioned in the Municipal Code, which makes it difficult to determine under what circumstances these housing types are permitted within the City, if at all. This is a constraint to providing supportive housing within the City. This is addressed in the Housing Plan.

## **Farmworker Housing**

Farmworker housing should be provided to ensure housing for migrant farmworkers, particularly in agricultural areas. HCD requires that the Housing Element identify zones where housing for farmworkers is permitted by right. However, as mentioned above, the Municipal Code does not include any definition or description of farmworker housing at all, so it cannot be said where this use is permitted, if at all. The omission of farmworker housing from the Municipal Code constitutes a constraint, which is addressed in the Housing Plan. Though the region includes significant agricultural activity that attracts farmworkers and their families, agricultural activity and seasonal employee housing for farmworkers would occur largely outside City limits. Other than seasonal housing, the needs of farmworkers, who tend to have lower incomes and can have larger families, are not substantially different from the needs of other lower-income households, which are addressed throughout the City's Housing Plan. For example, Programs A.1, A.2, A.3, A.4, A.6, B.1, B.2, B.3, B.4, B.5, B.6, B.7, B.9, D.1, D.2, and E.1 would address the housing needs of farmworkers, as well as those with other occupations.

## **Manufactured Housing and Mobile Homes**

Manufactured (also known as factory-built) housing and mobile homes are those that are not built on-site, but rather pre-manufactured off-site and then assembled on a site later. In many cases, manufactured homes represent a more affordable alternative to homes constructed using conventional building practices, so this type of housing is essential to the evaluation of affordable housing. In addition, because it is pre-manufactured, these homes allow for a quick solution to housing shortages, since they do not require the same construction time as conventional structures.

Government Code Section 65852.3 requires that the siting and permit process for manufactured housing be regulated in the same manner as conventional structures, including development standards. The City of Live Oak has a Mobile Home Park (MP) Special Combining District, which can allow the development of mobile home parks in the R-4 zoning district with a conditional use permit, but there is not currently any vacant land zoned with this special district. The Zoning Code also identifies a Mobile Home Residential (MH) Special Combining District, which allows for the location of manufactured housing on





permanent foundations in all single-family residential zoning districts. As mentioned above, although this does allow the placement of mobile homes on permanent foundations, the need for the special combining district places a constraint on the ability to develop this type of housing with the R-1 zone without additional conditions, as required by state housing law. This is a constraint. See the Housing Plan, where this is addressed.

## **Second Units**

The law allows for a jurisdiction to accommodate a portion of its housing needs using second units, assuming that the number of second units projected is realistic, based on possible constraints that may be placed on the development of second units, such as development standards, zoning, design standards, fees, and other issues.

The Live Oak Zoning Code allows for the development of second units within each of the residential zoning districts with a conditional use permit. However, state law requires that second units be allowed by right. As mentioned above, this presents a constraint to the development of second units. See the Housing Plan, where this is addressed.

## **HOUSING FOR PERSONS WITH DISABILITIES (SB520)**

The Housing Element is required to include an analysis of the potential and actual constraints on the development, maintenance, and improvement of housing for persons with disabilities and to demonstrate local efforts to remove governmental constraints that would prevent the City from meeting the need for housing that meets these needs, pursuant to Government Code Section 65583(a)(4) and SB 520. To ensure that the City is able to adequately meet the need for housing for persons with disabilities, the Municipal Code was analyzed to determine whether the City has appropriate zoning for the development of housing that could accommodate disabled persons, as well as whether this type of housing would be subject to additional conditions that may prevent its development.

The requirement for too much parking can present a constraint to affordable housing development. The actual parking demand depends on the housing type and the households to be served. The Municipal Code currently includes standard parking requirements, which are used for all housing types, including housing for persons with disabilities. The City's parking requirements for this type of housing should be modified to reflect the lesser need for parking. See the Housing Plan, where this is addressed.

Some people with disabilities may be unable to care entirely for themselves and therefore require some assistance. Some may live in residential care facilities. The City does not have any special permit requirements for residential care facilities of any size. In addition, there are no occupancy standards pertaining to unrelated adults. Requests to retrofit homes to enable adequate accessibility for disabled persons or for reasonable accommodation are handled in the same manner as any other building permit or variance application. Whenever possible, such permits are given priority processing. In this way, the City has sought to reduce or eliminate constraints to housing for disabled persons in regards to its permitting procedures. There are no identified constraints for housing for disabled persons associated with development procedures, practices, or policies.

The City has adopted the Uniform Building Code and the most recent California Amendments. This Code contains Chapter 11, which incorporates provisions of the Americans with Disabilities Act. One provision of this act included called for a number of residential units in new multi-family construction of three or



more apartments or four or more condominiums to be accessible for disabled persons or be constructed in a way such that they are adaptable to the specific needs of a disabled person. The current Building Code, as adopted by the City, incorporates the requirements of the Housing Act of 1988 and the Americans with Disabilities Act, and all new housing construction is required to meet the minimum standards for disabled access. The City has not added amendments to the Building Code that would place constraints on accommodation of persons with disabilities. The City of Live Oak will continue to support programs for retrofitting older housing stock to meet the new standards. There are no identified constraints for housing for disabled persons associated with the Building Code or City amendments to the Code.

## **DENSITY BONUS**

Developers who include affordable housing in their projects are given a density bonus and other incentives, including reductions in zoning standards, other development standards, design requirements, mixed use zoning, as well as other incentives that can reduce development costs. Senate Bill 1818, which went into effect January 1, 2005, significantly reduces the percentage of affordable units that a developer must provide in order to receive a density bonus, and requires up to three concessions, depending upon the percentage of affordable units in the development. Under the new law, the maximum density bonus a developer can receive is 35 percent when a project provides either 10 percent of the units for very-low-income households, 20 percent for low-income households, or 40 percent for moderate-income households. The legislation also imposes new statewide parking standards and density incentives for developers that donate land for affordable housing.

When requests for density bonus allowances are received, they will be reviewed by the City on a case by case basis to determine if the project conforms to state law. A density bonus will be allowed if the project is in conformance with state law and any other applicable City requirements.

## **FEES AND EXACTIONS**

The cost of housing can be adversely affected if a jurisdiction has high planning and site development fees, which are required during the development process. The Housing Element is required to include information about the fees and exactions to determine whether high fees add to the potential constraints to providing affordable housing in Live Oak. Currently, the City of Live Oak collects a combination of fees for proposed residential development. These fees include permit processing and development fees, development impact fees, and utility connection fees, school impact fees, and Mellow-Roos assessments. The different fees and how they affect the cost of developing housing in the City are described in more detail below.

### **PERMIT PROCESSING AND PLANNING FEES**

Permit processing and planning fees are those paid to the City at the time of a permit application. Because different projects require different types of permits, the total cost of these fees varies, depending on the specific situation. For example, not all developments require zoning changes, General Plan Amendments, variances, conditional use permits, etc. Different factors contribute to the level of environmental review that is required for a project: more complicated projects may require the preparation of an environmental impact report, which can be more costly than an initial study. Obviously, the more of these special circumstances that a project has, the greater the total amount of fees that would be required to be paid to the City.



Table Resources and Constraints-6 below shows Live Oak’s application fees by type of application and whether the fee applies to a single-family or multi-family development application. Each fee shown is the amount to be paid per application.

**TABLE RESOURCES AND CONSTRAINTS-6  
LIVE OAK PLANNING AND APPLICATION FEES**

Fee Category	Fee Amount (per application)	
	Single-Family	Multifamily
<b>Planning and Application Fees</b>		
Annexation	Cost of process. + 10% admin	Cost of process. + 10% admin
Variance	393.00	785.00
Conditional Use Permit	735.00	1,721.00
General Plan Amendment	Text and Map Changes 2,851.00	
Zone Change	Map change 1811.00 Text change 1508.00	
Architectural Review	57.00	
Planned Unit Development	1,967.00	
Specific Plan	2,851.00	
<b>Subdivision</b>		
Certificate of Compliance	478.00	
Lot Line Adjustment	422.00+ 36.00 per lot over 2	
Tentative Subdivision Map	1,204.00+ 26.00 per lot over 4	
Final Parcel Map	<b>Fee is based on the actual cost and varies</b>	
Tentative Parcel Map	923.00	
<b>Environmental</b>		
Initial Study	584.00	
Environmental Impact Report	<b>Fee is based on the actual cost and varies</b>	

In most cases, the fees for single-family and multi-family development are the same.

There would be no fee for subdivision for multi-family projects, since many dwelling units would likely be developed on a single lot. However, a tentative subdivision map for a project developing 50 single-family dwelling units on 50 lots would cost \$2,400 (\$1,204 + \$26X46 lots over 4); a multi-family project developing 50 apartments on 5 different lots would cost \$1,230 (\$1,204 + \$26x1 lot over 4). This last scenario, where a single multi-family project would be developed on multiple lots is currently considered to be unlikely by City staff.

**DEVELOPMENT IMPACT FEES**

Development impact fees vary from permit processing fees in that they are required for each dwelling unit constructed to account for the impacts that each unit will have on services, utilities, and public facilities. The City also requires development impact fees for commercial and industrial development based on square footage, but fees for these uses are not included in this analysis. Table Resources and Constraints-7 below shows the City’s required development impact fees for residential development.



**TABLE RESOURCES AND CONSTRAINTS-7**  
**LIVE OAK DEVELOPMENT IMPACT FEES**

Fee Type	Residential Zones	
	Single-Family R-1, R-2, R-3 (per unit)	Multi-Family R-4 (per unit)
<b>General Government Facilities</b>		
Public Works	358	358
General Government	1,577	1,577
<b>Public Safety Facilities</b>		
Police	625	625
Fire	835	835
<b>Parks &amp; Recreation Facilities</b>		
Parks	2,404	2,404
Community Center	373	373
<b>Transportation Facilities</b>		
Roads	2,189	2,189
Signals	552	552
<b>Water, Sewer, &amp; Flood Control Facilities</b>		
Flood Control	2,185	734
Sewer	3,371	3,371
Water	4,404	4,404
<b>Total</b>	<b>18,873</b>	<b>17,422</b>

Notes: Development fees for Sewer and Water are based on meter size; the table provides the average fee.

Source: City of Live Oak, 2008

The estimated development impact fees for a single-family home (zoned R-1, R-2, and R-3) add to \$18,873; fees for a multi-family home (zoned R-4) add to \$17,422, a difference of \$1,451 from the fees for a single-family dwelling unit. The City of Live Oak also allows developers to enter into Mello-Roos development agreements to pay development impact fees and help fund public improvements. These Mello-Roos fees are separate from the development impact fees. The Live Oak City Council has adopted and implemented a resolution allowing developers to enter into a Mello-Roos development agreement with the City to pay City and Live Oak School District impact fees.

In addition to these development impact fees, each unit is required to pay one-time utility connection fees to allow the unit to connect to the City's water, sewer, and storm drainage fees; these fees are separate from the water, sewer, and flood control development impact fees. The development impact fees contribute funding toward improvements to the utility infrastructure, whereas the connection fees allow connection to the infrastructure system. The connection fees are based on the size of the pipe connecting the dwelling unit to the system for water and sewer services. Most single-family developments use a ¾-inch pipe, which has a connection fee of \$3,938 for water. The typical sewer connection fee for a single-family dwelling unit is \$7,077. These fees are adjusted accordingly depending on the size of the pipe. Multi-family units typically have a water connection fee of \$15,752 for a 2-inch pipe and a sewer connection fee of \$4,708 per unit. Assuming the development of a 4-unit multi-family apartment building, the water connection fee per unit would be the same as for each single-family unit. The sewer connection is substantially less per unit than for single-family development.

The storm drainage connection fee is calculated as \$3,598 per acre of residential development, rather than per dwelling unit; therefore, residential development with lower-densities would have a higher



per-unit cost for storm drainage than higher-density projects, like multi-family project, would. For example, the storm drainage connection fee for one acre developed with four single-family units would be the same for one acre developed with 16 multi-family units, but the per unit share of the fee for the single-family development would be \$899.50, whereas the share of each multi-family unit would be \$224.88. Overall, connection fees for City utilities are substantially less than those charged for single family development.

The Live Oak Unified School District also levies school impact fees on new development based on the size of the unit. The District uses the Level-II fee of \$4.04 per square foot, so the larger the home constructed, the larger the school impact fee that must be paid to the District. This ensures that the fees are not as great for smaller homes, which likely would not be occupied by as many children as larger homes. Based on this, a 2,000 square-foot single-family home would have a school impact fee of \$8,080; a 1,500 square foot home would have a \$6,060 fee; and an 800 square-foot home, like an apartment or other multi-family dwelling unit would be assessed a fee of \$3,232.

## **ANALYSIS OF FEES AND EXACTIONS**

Based on the previous information, the total development impact, school, and utility connection fees for a typical single-family home would be approximately nearly \$37,000, assuming a 1,500 square foot house on a larger lot. On the other hand, an 800 square foot multi-family unit developed on a lot with a density of 16 units per acre would result in total fees of nearly \$30,000, \$7,000 less than per single-family unit. These fees do not include any Mello-Roos fees, which are typically paid through annual property taxes; therefore, Mello-Roos fees are not paid by renters at all. Although the fees for multi-family units are less expensive than those for single-family units, the difference is not substantial; single-family development fees are approximately 18% more than the typical multi-family fees. These fees make up a large portion of a home's cost, especially in a jurisdiction like Live Oak, where home prices are relatively low compared to larger cities in the region. The high cost of fees, especially when compared to similar jurisdictions in the region, may present a constraint to the development of affordable housing. However, these fees are necessary in order to provide services to new development. The City has determined that it would be difficult to reduce any of these cost components without jeopardizing its ability to provide required services. It can, and does encourage programs that can help reduce other costs such as the Self-Help Housing Program through the Farmers Home Administration, the Mortgage Credit Certificate Program, and other programs established to assist low and moderate income home buyers.

## **PROCESSING AND PERMIT PROCEDURES**

A significant factor in land use controls is the processing time involved in gaining approval for development. While permit processing and development review are necessary to ensure that development proceeds in an orderly manner, permit processing fees, the costs of studies, and processing time can adversely affect the cost of housing development. Live Oak's permit approval process follows the requirements set forth in State law and is expedited, whenever possible, by holding special meetings.

The City of Live Oak provides inspection of new construction. Compared to other jurisdictions, permit processing time is considered to be quite fast. For example, an applicant requesting a permit for a single lot can go through the permit entire procedure in one to two days. A small developer, with proper



zoning in place, could also go through the process within a few days to a week. Permit decisions can take anywhere from one to 12 weeks, depending on the use.

A development requiring a tentative map, environmental impact report, or negative declaration can take from three months to a year, depending on the level of documentation required. In comparison to other communities, Live Oak's permit processing is relatively quick for typical projects. Table Resources and Constraints-8 below shows typical permit processing times for a variety of different types of permits, although the actual timing may vary depending on the size and complexity of a project and whether the project plans are fully completed at the time of application.

**TABLE RESOURCES AND CONSTRAINTS-8**  
**TYPICAL BUILDING PERMIT PROCESSING TIMES**

Type of Permit	Time to Receive Permit	Application Decision Timing	Is Design Review Required?	Is a Conditional Use Permit Required?	Reviewing Department(s)
Garage, detached	1 day	2-4 weeks	No	No	Building and Planning
Room addition / remodels	1day	1-4 weeks	No	No	Building and Planning
Single-family dwellings	1 day	2-8 weeks	No (unless development is more than 20 units)	No (for individual dwelling units)	Building and Planning
Multi-family dwellings	1 day	2-8 weeks	No (unless development is more than 20 units)	No	Building and Planning
Commercial building	1day	3-12 weeks	Yes	No	Building and Planning
Tenant Improvement	1 day	2-6 weeks	No	No	Building and Planning

Individual single-family dwellings are not required to go through the Design Review process, but all commercial and large residential projects (larger than 20 units) are required to go through this additional step, which is administered by City staff and Planning Commission. This process takes place during a regular Planning Commission meeting and its main goal is to provide developers with direction regarding the aesthetics of their developments. While these reviews do not adhere to any strict pre-set standards on design, they must comply with the ideals and desired standards expressed by the Planning Commission and comply with existing neighborhood standards before being approved.

Multi-family dwellings are subject to the same requirements and processing time as single-family dwellings, so total processing times for both types of projects are similar. For typical projects, the total time from application to project approval, including obtaining entitlements, completion of improvement plans, final map approval, and development agreements, generally can take anywhere from six months to a year. Projects where there are already final lots can typically go through the process within the times listed in Table Resources and Constraints-8. The City can, when necessary, expedite the process.



The City continues to partner with developers to accommodate the needs of the community in the most efficient manner possible. The City recognizes the importance of the development process and the implications for future growth and economic development. Live Oak can utilize the negotiation process with developers as a means of implementing the policies of this element and encourages informal discussion with developers so that the needs of the City can be examined and incorporated into development strategies at the onset. Early consultation between the City and developers can reduce the overall processing time of an application, since the City can provide clear, guided direction throughout the entire application process.

Additionally, the City will encourage the use of the Planned Development Combining District (PD) to facilitate the creative, innovative designs which may otherwise be stifled by the standardized provisions of the zoning code. The PD district is designed to allow diversity in the relationship between buildings and open spaces in such a way to create unique and interesting physical environments while preserving public health, safety and welfare.

Based on the City's rapid permit processing time, encouragement of early consultation with developers, and lack of additional processing requirements for multi-family projects, permit processing in Live Oak does not present a major constraint on providing various types of housing for all income levels.

## **CODES AND ENFORCEMENT AND ON/OFF-SITE IMPROVEMENT STANDARDS**

Housing Element law requires an analysis of potential constraints that may occur as a result of building codes and their enforcement and both on- and off-site improvements.

### **Codes and Enforcement**

Live Oak uses the most currently published California Building Standards Codes as adopted and amended by the State Building Standards Commission for building construction. The Building Standards Codes do not include any unusual provisions that would unnecessarily inhibit the construction of affordable housing. The City's Municipal Code lists the adopted modifications to the Building Standards Codes, but these modifications are only to the Fire Code and do not include any changes to that would create constraints on the development of affordable housing.

As shown, none of these modifications have any effect on the City's ability to permit and allow the development of affordable housing. The City has not adopted any amendments or modifications to the State Housing Code.

Building Standards Code enforcement is limited primarily to new construction and remodeling, through normal permit procedures by the City. On privately financed remodels, only the portion of the unit applicable to the permit must conform to code, unless violations are witnessed and then all visible violations must be corrected. There is no attempt to bring the entire unit up to code unless it becomes evident that the structure has fallen into a severe state of disrepair and has become unsafe to occupy. On units rehabilitated by CDBG grants, the entire unit must be brought up to code. The amount loaned is based on bringing the entire unit up to code and, thus, does not place a burden on the borrower.

Similar to new construction, remodels and rehabilitation of existing structures, including substandard residential structures, are required to meet all applicable standards found in the Building Standards Code and Health and Safety Code. The City does not have any programs, policies, or standards that would prevent the full implementation and enforcement of those codes or any other applicable



standards. Therefore, the City's adopted codes and enforcement procedures do not create any constraints to the development of affordable housing.

## **On- and Off-Site Improvement Standards**

On- and off-site improvements, such as streets, sidewalks, parks dedications, landscaping, utility easements and water, sewer, and drainage infrastructure, are necessary to ensure that new housing developments receive needed utility service, have adequate circulation patterns, and are developed in a manner that meets the City's housing goals and needs; however, development of these elements can be quite costly and often represents a large portion of the development's overall construction cost. Developments with excessive on- and off-site improvements costs can prevent the development of affordable housing.

There are no unusual site improvement requirements in Live Oak. Curbs, gutters, and sidewalks that meet Americans with Disabilities Act standards are required for all developments and associated off-site improvements. The City requires a minimum 60-foot wide street right-of-way is for all developments. This provides for two 12-foot lanes, two 8-foot parking widths, curb, gutter, and sidewalk on either side of the street. This is an excessive requirement for local streets, requiring a large amount of land for the development of streets, which could remove land from being available for the development of affordable housing. This is a constraint.

Please refer to the Circulation Element, which addresses this issue in the street standards (Table CIRC-2), Policy CIRC-3.5, and Implementation Program CIRC-7, which requires revisions to Street Design Criteria to comply with the Circulation Element.

Each lot is required to drain into the street and the developed storm drainage system. Each lot must be served by a minimum 3/4-inch water pipe. All units must have water meters and be hooked up to the municipal water system, and no private wells are allowed. Each lot must be served by a gravity sewer service and be hooked up to the City's main sewage treatment facility. No septic tanks are allowed. In addition, construction is not allowed to begin on any project unless the Fire Department can verify that the lot can be adequately protected.

These requirements are considered basic for community health and welfare and are not considered to be excessive or a constraint on building in Live Oak. Due to the excessively flat terrain, some lots may have difficulty complying with drainage requirements without the use of storage or retention basins. This presents some challenges, but proper site engineering has led to acceptable solutions, and this does not cause any major constraints that would add to the cost of development to the extent that they would preclude affordable housing.

## **NONGOVERNMENTAL CONSTRAINTS**

Nongovernmental constraints to providing affordable housing are related to factors over which the City and other government entities have little or no control. These factors include the cost of land, construction costs, and the availability of financing.

## **COST AND AVAILABILITY OF LAND**

Despite an overall high cost of land throughout California, the cost of land is quite modest, especially when compared to more metropolitan cities. Land with existing entitlements that is ready to build on is





generally more expensive. In Yuba City, entitled lots located in areas with surrounding development ranged from approximately \$30,000 for a 0.1 acre lot to \$330,000 for 2.3 acres. One 19.5 acre lot located just outside of the development portion of Yuba City was listed for sale at \$655,000. Land listed for sale in Live Oak and the Planning Area as of February 2009 ranged from approximately \$60,000 per acre to \$161,000 per acre for agricultural properties located outside of the existing city limit but within the Planning Area. To compare, only two parcels of land were listed for sale within the existing city, both of which were less than one acre in size. A 0.22 acre parcel zoned R-3 was listed for sale for \$76,000, while the other parcel was 0.29 acre and listed for \$50,000.<sup>3</sup> The per-acre cost for these lots would be \$345,000 and \$172,414, respectively.

Recommendations for the calculation of an in-lieu fee for the development of affordable housing were prepared for the Sutter County Housing Authority, which included average land and construction costs specific to the development of affordable housing in the methodology. The in-lieu fee calculation assumed that land costs for affordable housing in Sutter County would be approximately \$5 per square foot for entitled land.<sup>4</sup> Assuming an average density of eight units per acre for single-family housing and 20 units per acre for apartments, land costs for affordable housing are estimated at \$27,225 for single family and \$10,890 for apartments.<sup>5</sup>

## **CONSTRUCTION COSTS**

Construction costs can vary drastically, depending on a variety of factors, such as the type of construction, custom versus tract development, materials, site conditions, finishing details, amenities, square-footage, and structural configuration. Multiple family residential housing generally costs less to construct than single-family housing, since the units tend to be smaller and require less land. At the time of preparation of this document, new home construction in the region had slowed down from previous years when home building had boomed in Live Oak. There are currently no new home builders currently building homes in the City.

Recently constructed homes (built within the last five years) for sale in the City ranged in price from \$125,000 for approximately 1,500 square feet to \$375,000 for approximately 3,000 square feet.<sup>6</sup> Per-square-foot prices for these newer homes range from \$83 to \$125. It should be noted that these figures are for existing homes being sold in a weak housing market, so the prices do not necessarily reflect actual construction costs. This does not include the price of land or entitlements. There were no multi-family homes listed for sale.<sup>7</sup>

As mentioned above under "Cost and Availability of Land," and in-lieu fee was calculated for the Sutter County Housing Authority, which used typical construction costs for affordable housing units in the

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3 Realtor.com database search for Land for Sale in Live Oak, CA, [www.realtor.com](http://www.realtor.com), accessed February 12, 2009.

4 Economic & Planning Systems, Technical Memorandum to Edward Baker, Executive Director, Consolidated Area Housing Authority of Sutter County, Subject: Affordable Housing In-Lieu Fee Calculation; EPS # 17481, May 11, 2007.

5 Economic & Planning Systems, Technical Memorandum to Edward Baker, Executive Director, Consolidated Area Housing Authority of Sutter County, Subject: Affordable Housing In-Lieu Fee Calculation; EPS # 17481, May 11, 2007.

6 Realtor.com database search for new construction homes and homes 0-5 years in age in Live Oak, accessed February 12, 2009.

7 Realtor.com database search for new construction homes and homes 0-5 years in age in Live Oak, accessed February 12, 2009.



methodology. The calculation assumes that construction costs for an affordable single family home in Sutter County would be \$130 per square foot; multi-family homes would cost \$135 per square foot to construct.<sup>8</sup>

Increases in construction costs may raise the cost of new housing to so that some residents may not be able to afford to purchase new houses in Live Oak. Existing homes are generally more affordable in Live Oak than new construction, and the recent economic downturn in the housing market in the region has made housing in the City more affordable than in previous years.

## AVAILABILITY OF FINANCING

Financing the long-term mortgage is a major element in housing affordability. Current interest rates for 30 year fixed-rate mortgages in California are in the 4.5 to 6% range, which are lower than they have been in recent years, but the recent rise in the number of foreclosures around the county has result in the tightening of credit availability, which in turn, constrains financing for home building, purchase, or rehabilitation in all areas of the country. Many foreclosures have occurred due to the increased use of alternative mortgage products since the 1990s. Many of the alternative mortgage products, such as variable-rate loans, allowed buyers to pay lower initial interest rates and monthly payments and receive larger home loans than they might otherwise qualify for based on their income. Long term costs for these types of loans more unpredictable than traditional mortgage products, so buyers with adjustable rate mortgages may experience dramatic fluctuations in their monthly payments as interest rates increase and decrease, even though the amount of principal balance of the loan remains the same. In Live Oak, there were 189 listed foreclosures as of March 2009.

In general, 30% of one's gross monthly income for all living expenses, including mortgage payments, homeowner's insurance, utilities, and property taxes, is generally used by lenders as the benchmark to determine whether a home buyer can afford the monthly payments of a mortgage. In many cases, homeowners were only able to afford the monthly payments when the variable interest rates were low. This has lead to increasing foreclosure rates throughout the country. The availability of these loans has declined in response to the subprime mortgage crisis, which has reduced the number of homebuyers with sufficient income or wealth to qualify for mortgage financing. In addition, fluctuating interest rates can make a housing project infeasible that could have successfully developed or marketed at lower interest rates. This has resulted in a downturn in building new homes in the region.

Most governmental programs that seek to increase homeownership among low and moderate income households rely on loan products that provide fixed interest rates below prevailing market rates, either for the principal loan or for a second loan that provides part of the down payment for home purchase. The recent tightening of mortgage lending standards may result in a decrease in homeownership opportunities despite government programs to assist low and moderate income homebuyers.

An additional problem faced by the prospective home purchaser is the accumulation of capital for a down payment. Until early 1978, most conventional home loans required a down payment of 10% or less. In 1978, in order to discourage housing speculation, many lending institutions tightened credit requirements to require a 20% down payment. On a \$120,000 home, the change in minimum down payment means a family must now have \$24,000 instead of \$12,000. People with lower and moderate

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<sup>8</sup> Economic & Planning Systems, Technical Memorandum to Edward Baker, Executive Director, Consolidated Area Housing Authority of Sutter County, Subject: Affordable Housing In-Lieu Fee Calculation; EPS # 17481, May 11, 2007.



incomes may find it difficult to save that amount of money, which pushes home ownership out of reach for many people. Despite lenders' preference for a 20% down payment, many lenders will provide financing for people with lower down payments, and in some cases, may provide 100% financing; however, people providing less than a 20% down payment at the time of a home purchase are required to pay private mortgage insurance (PMI) at an extra cost, which could add to the overall cost of the home.

In general, the foreclosure crisis has led to a more conservative approach in lending. The lending institutions are making loans, but are currently reluctant to take risks, even with developers, who may be required to put up more money to receive bank funding. The additional money that is contributed by developers can be passed on to the homebuyer in the form of higher home prices.

This conservative approach is also reflected in individual home loans. Only those who are a good credit risk will obtain loans. There is also limited financing for rehabilitation.

## **SUMMARY OF NONGOVERNMENTAL CONSTRAINTS**

Based on the average land and construction costs used to calculate an appropriate in-lieu fee for affordable housing development in Sutter County, it was estimated that typical land costs for a single family home for affordable housing would be \$27,225 and construction costs would be \$156,500 for a 1,250 square-foot house. Apartments were assumed to have land costs of \$10,890 per unit and construction costs of \$148,500 per 1,100 square foot, three bedroom unit, and \$128,250 per 950 square foot, two bedroom unit. In addition to this, the in-lieu fee calculations assume additional costs of 30% of the construction cost for "soft fees," which includes permits, fees, marketing costs, etc., as well as 15% of the total cost for developer profit from the construction of each unit. In total, the in-lieu fees assume the total cost of a single-family affordable housing unit to be \$292,934; multi-family affordable housing would be \$251,609 for the 1,100 square foot apartment and \$219,006 for the 950 square foot apartment.<sup>9</sup> This level of cost may be relatively affordable for some, but people with lower incomes could not support the monthly costs of new construction homes, or qualify for the financing that would be necessary to purchase such a home. In addition, some homebuyers, especially those with lower and moderate incomes, may still find purchasing a home somewhat difficult due to being unable to come up a large down payment and since lenders have become more conservative in their lending practices. The City of Live Oak has taken steps to close this gap and has obtained two grants to provide Down Payment Assistance to qualified residents.

It is difficult for cities to influence the reduction of any of these cost components to housing development. Live Oak recognizes this problem and works with many agencies in providing opportunities for its citizens to purchase housing through Farmers' Home Loans and Self-Help Housing, First Time Home Buyers, and other special programs. The City also works with Sutter County Housing Authority, Farmers' Home and other agencies to build low income housing for those who cannot afford to purchase a home.

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9 Economic & Planning Systems, Technical Memorandum to Edward Baker, Executive Director, Consolidated Area Housing Authority of Sutter County, Subject: Affordable Housing In-Lieu Fee Calculation; EPS # 17481, May 11, 2007.



# EVALUATION OF ACHIEVEMENTS

This section describes the City's accomplishments in implementing the existing Housing Element. State law requires that the Housing Element include:

- ✓ An evaluation of the "effectiveness of the element," including a review of the actual results of the previous element's goals, objectives, policies, and programs (Government Code 65588(a)(2)).
- ✓ An evaluation of "progress in implementation" of the Housing Element programs, including an analysis of the significant difference between what was projected or planned in the previous element and what was achieved (Government Code 65588(a)(3)).
- ✓ An evaluation of the "appropriateness of goals, objectives and policies" of the existing element. This includes a description of how the goals, objectives, policies, and programs of the updated element incorporate lessons learned from the results of the previous element (Government Code 65588(a)(1)).

The following sections briefly describe the programs contained within the existing element. The objective of each program is identified, and the results of each program are evaluated. Based on the results and the requirements of State law (Government Code 65583(c)(1) through 65583(c)(6)(d)), modifications, continuation, or deletion are recommended for each program.

## HOUSING PRODUCTION

Policy A.1: Strive to meet the City's "fair share" regional housing goals.

Program A.1: The City shall, through its Annual Evaluation, monitor the supply of residential land to ensure sufficient developable land is planned and zoned for single family and multi-family residential development to achieve the objective of blended densities to meet the overall projected housing need for the planning period extending through June 2007.

Achievements: As of February 2009, the City had 1,147 vacant lots available for residential uses that currently do not have issued building permits, all of which are located within approved Tentative Maps. Of these lots, 1,009 are zoned for single family residential, and 138 are within the approved Peachtree III development, which is zoned R-4 for multi-family residential and will include the development of townhouses.

Evaluation: The City is working toward meeting this objective. This program should be continued.

Program A.2: The City shall implement a Capital Improvement Program (CIP) to guide development of public facilities required by new residential demand and to improve existing facilities in need of upgrading.



**Achievements:** The City currently prepares CIPs every year to assess for new infrastructure and as a result, has implemented several public works improvements to accommodate for increases in residential demand, including installing water meter city-wide, new water mains, building a new water storage tank, implementing an arsenic treatment program for the City's groundwater wells, improving the City's wastewater treatment plant, building new road improvements, rehabilitating the City pool, and building a new park. As a result, the City has completely addressed arsenic standards in four of its five groundwater wells, and improvements to the wastewater treatment plant have made it such that more water quality standards are met.

**Evaluation:** The City has made progress toward meeting this objective. This program should be continued.

**Program A.3:** The city will continue to review the impact fees of each proposed residential development on City provided services, and will continue to impose conditions as warranted, including the collection of impact fees to maintain city services at adequate levels including parks fees.

**Achievements:** The City reviews impact fees on a regular basis; the City is currently in the process of reviewing impact fees and will review the fees again once the General Plan Update process is complete. The last comprehensive review occurred in 2005.

**Evaluation:** The City is meeting this objective. This program should be continued.

**Program A.4:** The City shall work with developers of affordable housing and housing of special needs groups to plan and develop housing projects that will be an asset to the community. Such assistance may include, but not limited to, design review workshops, site location assistance, and assisting in the procurement of funding. This assistance will be promoted during the initial contact with developers. During this planning stage with the developer, the city will ensure the developer is aware of the special needs within the community and the requirements to meet the needs identified.

**Achievements:** The City is currently collaborating with the Sutter County Housing Authority on a project to demolish and rebuild the Maple Park property at a higher density to provide more affordable housing units.

**Evaluation:** The City has worked toward meeting this objective by collaborating with the Housing Authority on the Maple Park project. This program should continue.

**Program A.5:** The City shall continue to investigate ways to encourage residential "infill" development on vacant and under-utilized lots in older sections of the city. Staff shall prepare a report to the City Council on the supply of vacant and underutilized lots in the City of Live Oak including commercial sites and second story opportunities.



**Achievements:** The City established the Redevelopment Agency, which is working with the Sutter County Housing Authority to demolish and rebuild the Maple Park project as a higher-density infill project. The City has also implemented several commercial infill projects. The Redevelopment Agency has prepared a report on the City's vacant and underutilized lots, which it has used to determine appropriate infill sites. The Redevelopment Agency will continue to seek additional infill opportunities.

**Evaluation:** The City has partially met this objective, but should continue this program to make more progress.

**Program A.6:** The City shall continue to support the use of manufactured housing as a more affordable alternative to conventional single-family homes. The City of Live Oak shall continue to permit manufactured housing units in the residentially zoned districts of the City of Live Oak.

**Achievements:** The City has allowed two manufactured homes to be placed in single-family residential zones to help provide an affordable opportunity to conventional single-family homes.

**Evaluation:** The City made some progress toward this objective, and should continue this program.

**Program A.7:** The City shall continue the current regulations to permit second units on single family residential lots.

**Achievements:** The City's Zoning Code allows for the placement of second units on single-family residential lots in both the existing and new development areas.

**Evaluation:** The City has met this objective by continuing to allow second units on single-family residential lots, and this program should continue.

**Program A.8:** The City shall continue to participate in the Mortgage Credit Certificate Program (MCC) to provide assistance to first time lower and moderate income homebuyers. This program is administered by the County of Sutter and the Yuba-Sutter Housing Authority. The city will assist the funding of this program through the submission of HOME applications. The availability of this program will continue to publicized locally through brochures, quarterly newsletter, and education of local finance agencies and real estate offices. Credit certificate allocations are available at a countywide level on a first-come first serve basis.

**Achievements:** Since 2002, the City has received a total of \$2.6 million in HOME and CDBG funds for first-time homebuyer's assistance and owner-occupied rehabilitation projects. These funds have helped 47 homes. The City promotes the use of these programs by distributing fliers for first-time homebuyer's assistance. These fliers have proven very effective in conveying information to the public: the City estimates that 60 percent of applicants to the program bring the flier with them at the time of their application.



Evaluation: The City is meeting this objective. This program should be continued.

Program A.9: The City shall continue agreements with the Yuba Sutter Consolidated Housing Authority to make Vouchers available to qualified residents of the City of Live Oak.

Achievements: The City has continued to allow the use of Vouchers to qualified residents of Live Oak.

Evaluation: The City is meeting this objective. This program should be continued.

Program A.10: The city will encourage the construction of 3 and 4 bedroom units when multi-family projects are proposed to the city. Through the preparation of grant applications, the city will provide assistance with development costs. Additionally, the city will identify sites which are suitable for multi-family development and work with organizations to produce units for the needs of the community.

Achievements: The City does promote the construction of larger multi-family projects, but none have been built in the City since 2002. One such project, the Ryland Townhome project with 138 planned units, has been approved within the City, but has not yet been constructed due to current economic conditions. The City anticipates identifying additional sites appropriate for this type of development. The City will continue to work with developers to promote this kind of new development and to provide assistance with development costs.

Evaluation: The City has worked toward fulfilling this objective and should continue this program, especially after economic conditions improve.

Program A.11: The city will encourage projects under the Planned Development Combining District designation as outlined in the City of Live Oak Zoning Code. By the use of new and innovative designs and techniques, the city may achieve a broader mix of housing styles and income groups than may be available using standard single family/multi-family paradigms.

Achievements: The City continues to encourage development projects in areas zoned with the Planned Development Combining District. Although the City has attempted to implement this program, to date, no projects have been successful in using the Planned Development Combining District. However, the City plans to continue its efforts to promote mixed development.

Evaluation: The City has attempted to meet this objective, but no projects have been successful. This program should be continued.

## HOUSING REHABILITATION

Policy B.1: Encourage and assist in the rehabilitation of housing units in need of repair and occupied by very low- and low-income residents. Strive to enhance the overall quality of the City's existing housing stock.



Program B.1: The City shall continue to respond to complaints of unsafe housing and take enforcement action wherever necessary to protect the health, safety, and welfare of occupants. During inspections, the city will provide the occupant information relating to the City's housing repair and rehabilitation program. Additionally, information regarding elimination of overcrowding will be included.

**Achievements:** The City has an active code enforcement program and responds to verified complaints of unsafe housing. The City has not received specific complaints related to overcrowding. The City is currently in the process of updating and improving the Code Enforcement Ordinance to ensure that all City residents are protected from the dangers of unsafe housing.

**Evaluation:** The City is meeting this objective, and this program should continue.

Program B.2: The City shall continue to apply for Home Repair grant funding through the Department of Housing and Community Development under the CDBG and HOME Programs. These programs will allow for low-interest loans and grants for the rehabilitation of homes in need of repair to qualified moderate-, low- or very low- income residents of the City of Live Oak.

**Achievements:** The City has received \$1.6 million in funds for owner-occupied rehabilitation projects and first time home buyer's assistance for 26 homes from the HOME program in 2006 and 2008. Additional funding of \$500,000 was obtained for the rehabilitation of nine homes from the CDBG program in 2008. The City also obtained \$600,000 in rehabilitation funds for 15 homes in 2006 through the CALHOME program. Due to the success in obtaining funding for rehabilitation, the City intends to continue this program.

**Evaluation:** The City is currently meeting this objective and should continue this program.

Program B.3: The City shall actively investigate the establishment of a City Redevelopment Agency to perform neighborhood and housing rehabilitation.

**Achievements:** The City established the Redevelopment Agency in 2006. The Redevelopment Agency works with the Sutter County Housing Authority to identify redevelopment projects and to help obtain funding for rehabilitation of properties in need.

**Evaluation:** This objective of this program has been fulfilled and is no longer necessary.

Program B.4: The City shall market rehabilitation programs through local departments, housing program seminars, quarterly newsletters, brochures and other media outlets. The City, through this marketing, will promote the elimination of overcrowding through the additions of bedrooms, and will encourage homeowners and investors to utilize the programs to preserve the quality of housing in the community. The programs will be offered at a less than market interest rate and at times will be deferred.





**Achievements:** The City has developed fliers to provide information on the City's housing rehabilitation program and has distributed them to homes in several areas in the City. The fliers have proven to be very successful; approximately 60 percent of applicants to the program bring the fliers with them at the time of their application.

**Evaluation:** The City has partially met this objective. This program should be continued.

## HOUSING CONSERVATION

**Policy C.1:** Preserve, if necessary replace, the City's publicly assisted affordable housing.

**Program C.1:** The City shall work with other governmental and non-profit organizations to utilize available resources in the preservation or replacement of existing affordable housing developments in Live Oak wherever conversion to market rate rents would result in excessive rent burdens for moderate or lower income tenants.

**Achievements:** The City has combined efforts with the Sutter County Housing Authority to preserve the Butte View property, which provides affordable housing to seniors. That property has recently undergone approximately \$300,000 in rehabilitations to make the units more livable for its residents. In addition, the City is currently in the process of working with the Housing Authority to rebuild the Maple Park property to preserve it for continued affordable housing.

**Evaluation:** The City is currently meeting this goal, and this program should continue.

**Program C.2:** The City shall monitor the affordability status of all publicly assisted housing developments to ensure wherever possible that qualifying moderate or lower income households occupy assisted units. This will be accomplished by maintaining annual contact with Program Managers of the identified units.

**Achievements:** The City is currently working with Mercy Housing to monitor the affordability status of the Odd Fellows Building, which provides 14 affordable units. The Sutter County Housing Authority is responsible for monitoring its own affordable housing properties, but the City has two representatives in the Housing Authority to ensure that the City's interests are represented.

**Evaluation:** The City is currently meeting this goal, and this program should continue.

**Program C.3:** The City will support state and federal programs that assist in the rehabilitation of rental housing units.

**Achievements:** The City continues to support state and federal programs that help to rehabilitate rental housing.

**Evaluation:** The City has met this objective. The program should be continued.



## ENERGY/WATER CONSERVATION

**Policy D.1:** Ensure that all residential development meets or exceeds current state energy efficiency and water conservation standards and encourage retrofitting of existing development to improve energy efficiency and water conservation.

**Program D.1:** The city will require compliance with Title 24 Energy Efficiency standards as established by the California Energy Commission. The standards are state mandated and are already being followed by the city, no further changes are required.

**Achievements:** The City's Building Department ensures that all new construction complies with Title 24 standards for energy efficiency through the plan check and inspection processes.

**Evaluation:** The City is in compliance with Title 24 Energy Efficiency standards, as mandated by the State. Since compliance is required to comply with state law, this program is not needed.

**Program D.2:** The City shall continue to support and provide information about available energy conservation programs to interested parties and developers. These programs include energy audits and weatherization of existing homes, and rebates for energy efficiency upgrades.

**Achievements:** The City does not currently participate in energy conservation programs, but is working with a company in the region to obtain information that the City can include in its fliers and other public information for developers and residents.

**Evaluation:** The City has not yet met this objective, but will continue this program.

**Program D.3:** The City shall review and if necessary modify, the landscaping standards and requirements contained in its Zoning Ordinance and Design Standards to ensure that they adequately support the use of climate-appropriate trees and landscaping to provide maximum shading and optimal solar access. It shall also review pavement shading to ensure they adequately support the use and placement of climate-appropriate trees for maximum shading of dark, heat absorbing pavement such as asphalt streets and parking areas.

**Achievements:** The City intends to incorporate these types of improvements into a future revision of the Zoning Code.

**Evaluation:** The City has not yet implemented this program, but intends to do so during a future revision of the Zoning Code. Therefore, this program should continue until the Zoning Code is revised.

**Program D.4:** The City shall encourage builders and property owners to use cool roofing materials. The city shall promote federal, state and utility cool roof programs such as the California Energy Commission's Cool Saving Program.



**Achievements:** The City enforces existing Energy Code requirements, but does not encourage the use of cool roof programs beyond that.

**Evaluation:** The City has not met this objective.

**Program D.5:** The City will continue to promote ways to reduce monthly home water bills. Such measures shall include: requiring new homes to utilize low-flow toilets, low-flow shower heads, and low flow faucets, and the requirement of drought tolerant landscaping.

**Achievements:** The City has installed water meters at every home throughout the city to monitor residents' water use and help to conserve water. The installation of water meters will aid in making residents conscious of their water usage, which may encourage residents to use less water. The City requires compliance with Title 24 standards, which include water conservation measures.

**Evaluation:** The City has made progress toward meeting this objective. This program should continue.

## COMMUNITY CHARACTER/ENVIRONMENTAL QUALITY

**Policy E.1:** Ensure that all residential development minimize adverse environmental impacts and conserves the small town atmosphere of the City of Live Oak.

**Program E.1:** The City shall continue to require environmental review be completed for all residential development proposals requiring tentative map or use permit approval. This will ensure all new housing efficiently uses land and causes the minimum environmental impact.

**Achievements:** The City has continued to require environmental review be completed for all new residential development as a part of its permitting procedures, in compliance with applicable federal and state environmental regulations.

**Evaluation:** The City is meeting this objective and should continue this program.

**Program E.2:** The City shall encourage the construction of new homes that vary sufficiently in cost, and design to meet the needs of existing and future residents. The City will promote balanced distribution of housing that is affordable to lower and moderate income households rather than concentrating such housing in a single location. This will be achieved through the addition of inclusionary zoning and encouragement to private developers to partner with affordable housing developers in construction of new units under this zoning. The City shall also encourage the development of infill lots as affordable units.

**Achievements:** The City continues to encourage that developers build homes that vary in cost and design. However, due to the slowdown in the housing market, the City has



not seen any new projects that could incorporate the components of this program into their designs.

**Evaluation:** Due to turnover in staff, the city lacks the institutional knowledge regarding how this program was implemented prior to the housing market slowdown. However, this program should be continued once new development projects start up within the City.

**Program E.3:** The City shall enforce standards outlined by the current ordinance to ensure new developments follow the Design Review Guidelines as outlined in the Zoning Code. The City will review guidelines annually to ensure they do not impede upon the development of low to moderate income housing development within the City.

**Achievements:** New residential developments must be in compliance with the City's Zoning Code and go through Design Review to ensure that all development meets the City's requirements prior to project approval. This process ensures that all standards are met. The City has not experienced any cases where the Design Guidelines have prevented the development of affordable housing, so there has been no need for revisions to the Guidelines.

**Evaluation:** The City does not currently review the Design Guidelines each year, and there have been no revisions to the Guidelines to remove impediments for affordable housing. The City is partially meeting this objective, although it may not be necessary to annually review the Design Guidelines. This program should continue, but with modifications.

## EQUAL OPPORTUNITY HOUSING

**Policy F.1:** Ensure that no person seeking housing in the City of Live Oak is discriminated against on the basis of race or culture, gender, marital or family or economic status, sexual preference, age, physical or emotional disabilities, or religion.

**Program F.1:** The City shall promote education and awareness of fair housing laws by making public information on these laws available. Bilingual fair housing materials will be posted in prominent locations at City Hall. The City shall also post and make available informational flyers on fair housing complaints. This information will also be made available at the local library branch. The City shall, during all public hearings, program seminars, and other housing related meetings, provide fair housing information to all attendees and will include fair housing materials in all housing program application packages.

**Achievements:** The City promotes this through its housing rehabilitation and First Time Homebuyer programs. In addition, the City has effectively dispersed and made public information available to all residents using newspaper ads, door-to-door marketing, and fliers. These policies will continue to reflect the City's goals.



Evaluation: The City has made progress toward this objective. This program should continue.

# PROGRESS TOWARDS MEETING QUANTIFIED OBJECTIVES

TABLE ACHIEVEMENTS-1  
 PROGRESS TOWARDS QUANTIFIED OBJECTIVE  
 CITY OF LIVE OAK 2002-2007

Income Category	New Construction		Conservation		Rehabilitation	
	Objective	Progress	Objectives	Progress	Objectives	Progress
Very Low	30	0	50	0	10	0
Low	14	0	100	0	40	15
Moderate	37	0	50	0	5	0
<b>Subtotal Affordable Units</b>	<b>81</b>	<b>0</b>	<b>200</b>	<b>0</b>	<b>55</b>	<b>0</b>
Above Moderate	183	631	0	0	0	0
Total	264	631	200	0	55	0